```
File 256:TecInfoSource 82-2005/Mar
         (c) 2005 Info.Sources Inc
File   2:INSPEC 1969-2005/Apr W4
         (c) 2005 Institution of Electrical Engineers
File  35:Dissertation Abs Online 1861-2005/Apr
         (c) 2005 ProQuest Info&Learning
File  65:Inside Conferences 1993-2005/May W1
         (c) 2005 BLDSC all rts. reserv.
File  99:Wilson Appl. Sci & Tech Abs 1983-2005/Apr
         (c) 2005 The HW Wilson Co.
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
         (c) 2002 The Gale Group
File 474:New York Times Abs 1969-2005/May 08
         (c) 2005 The New York Times
File 475:Wall Street Journal Abs 1973-2005/May 06
         (c) 2005 The New York Times
File 139:EconLit 1969-2005/Apr
         (c) 2005 American Economic Association


Set     Items    Description
S1      34133    (CREDITCARD? OR (CHARGE OR CREDIT OR BANK OR DEBIT OR STOR-
                 ED()VALUE? OR FINANCIAL)(3N)(CARD? ? OR TOKEN? OR INSTRUMENT?-
                 ))
S2      40783    (VISA OR MASTER()CARD? OR MASTERCARD? OR AMEX OR AMERICAN(-
                 )EXPRESS OR DISCOVER)
S3      2334     (EFT OR ELECTRONIC()FUND?()TRANSFER?)
S4      1767     (S1 OR S2 OR S3)(5N)TRANSACTION?
S5      1814     (SINGLE OR ONE OR SOLITARY OR SOLE OR LONE)(5N)TRANSACTION?
S6      1875     (MULTIPLE? OR MULTI OR MANY OR SEVERAL OR PLURAL? OR NUMER-
                 OUS)(5N)(PAYEE? OR PARTIES OR THIRD()(PARTY OR PARTIES))
S7      1158     (MULTIPLE? OR MULTI OR MANY OR SEVERAL OR PLURAL? OR NUMER-
                 OUS)(5N)PAYMENT?
S8        55     (S6 OR S7)(5N)(DELIVER? OR SEND OR SENDS OR SENDING OR TRA-
                 NSMISS? OR TRANSMIT? OR FORWARD? OR COLLECT?)
S9        37     AU=(FRANCISCO, P? OR FRANCISCO P? OR PETSCHAUER, F? OR PET-
                 SCHAUER F?)
S10     3542     S4 OR S5
S11        1     S10 AND S8
S12       33     S10 AND (S6 OR S7)
S13        9     S12 NOT PY>1995
S14        9     S13 NOT S11
S15        0     S9 AND (S1 OR S2 OR S3)
```

07990450   NYT Sequence Number: 542326021024
U.S. ASKS ENRON FOR DETAILS ON DEALINGS INVOLVING IRAN
New York Times, Col. 5, Pg. 4, Sec. C
Thursday October 24 2002
DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English
RECORD TYPE: Abstract

ABSTRACT:
     Treasury Department directs Enron Corp to provide information about
deals company did in late 1990's involving products that originated in
Iran; such dealings are generally barred under Federal rules, but Enron was
granted licenses by department to deal in Iranian products that included
tanker shipments of benzene; department, in letters to Enron on Oct 2,
instructed company to provide ecords by Nov 8, of 'all transactions engaged
in' under licenses; department in February 1998 approved license that
allowed Enron to purchase Iranian benzene from Voest-Alpine Intertrading,
Austrian company that had entered into contracts to sell benzene to Iran;
license granted to Enron allowed company to participate in 'string
transactions'--commodity **transactions** involving **multiple   parties**
which included **one** of **parties   delivering** product that originated in
Iran to satisfy its obligations under deal (M)
COMPANY NAMES: Treasury Department; Enron Corp; Voest-Alpine Intertrading
DESCRIPTORS: Petrochemistry and Petrochemicals; Benzene; United States
   International Relations; Embargoes and Economic Sanctions; Petrochemistry
   and Petrochemicals; Petrochemistry and Petrochemicals
PERSONAL NAMES: Oppel, Richard A

14/5/1   (Item 1 from file: 256)

01701726   DOCUMENT TYPE: Product

PRODUCT NAME: VisionPLUS (701726)

PaySys International Inc (635154)
70 Keller Rd #100
Orlando, FL 32810 United States
TELEPHONE: (407) 551-3200

RECORD TYPE: Directory

CONTACT: Sales Department

VisionPLUS (R) from PaySys International, incorporating the features from
the CardPac and VISION21 systems, is the first system to handle retail,
bank card, and consumer loans, all in one system. The integrated card
manager offers account processing, merchant acquiring, cardholder billing
and management, promotions and co-branding, MasterCard, Visa, and Europay
compliance, and customer service modules. VisionPLUS designs, accepts,
processes, and tracks credit and debit applications according to specific
criteria; defines customer service strategy for any type of inbound
request; and provides real-time account information for collections and
includes tools for measuring the effectiveness of collection strategies.
VisionPLUS also analyzes card information using data warehousing techniques
for informed decision making; includes extensive reporting capabilities for
tracking activities and performance measurements; offers **multiple**
products, **multiple payment** terms, and special pricing to individual
groups; processes incoming/outgoing chargeback **transactions** for Europay,
MasterCard , and **Visa** ; supports merchant posting, settlement, and
reporting processes for both bank card and retail merchants; and offers a
front-end data collection, processing, compliance, and routing mechanism
for monetary and nonmonetary transactions. VisionPLUS enhances the
marketability and profit potential of the entire credit card operation. It
also helps track and prevent fraud; targets and prioritizes collectable
accounts; retains customers through improved customer service and
value-added programs; processes receivables quickly and efficiently; and
processes authorizations more effectively by automating decision-making and
providing faster more accurate responses.

DESCRIPTORS: Banks; Billing; Collections Management; Credit Cards;
     Financial Institutions; Retailers

HARDWARE: HP; IBM AS/400; IBM iSeries; IBM Mainframe; Sun; UNIX
OPERATING SYSTEM: HP-UX; OS/400; Solaris; UNIX
PROGRAM LANGUAGES: Not Available
TYPE OF PRODUCT: Mainframe; Micro; Workstation
POTENTIAL USERS: Banks, Credit Card Processors, Retailers, Financial
     Institutions
DATE OF RELEASE: 11/1995
PRICE: Available upon request

DOCUMENTATION AVAILABLE: User manuals; online documentation
TRAINING AVAILABLE: On-site training; training; training at vendor
     location; Internet support; technical support; telephone support
SERVICES AVAILABLE: Conversion; maintenance; consulting
REVISION DATE: 20030518

Sylvia Keys   09-May-05 11:12 AM

14/5/2   (Item 1 from file: 2)
DIALOG(R)File   2:INSPEC
(c) 2005 Institution of Electrical Engineers. All rts. reserv.

6040684   INSPEC Abstract Number: B9811-8110B-041, C9811-7410B-053
   Title: **Automated Interchange Matching System (AIMS) [interconnected power systems]**
   Author(s): Taylor, R.L.
   Author Affiliation: Electr. Syst. Oper., Tennessee Valley Authority, Chattanooga, TN, USA
   Conference Title: Proceedings of the American Power Conference. 57th Annual Meeting. Technology for a Competitive World   Part vol.2   p. 1019-23 vol.2
   Publisher: Illinois Inst. Technol, Chicago, IL, USA
   Publication Date: 1995 Country of Publication: USA   3 vol. (xxii+xiii+iii+1984) pp.
   Material Identity Number: XX98-02361
   Conference Title: Proceedings of 57th American Power Conference
   Conference Sponsor: Illinois Inst. Technol.
   Conference Date: 18-20 April 1995   Conference Location: Chicago, IL, USA
   Language: English   Document Type: Conference Paper (PA)
   Treatment: Economic aspects (E); Practical (P)
   Abstract: The interchange of electric energy among utilities has been an on-going arrangement for many years. These transactions have traditionally been for emergency and reliability purposes. Economy type **transactions**, **one** hour in length have been increasing in recent years due to the difference in incremental generation cost between neighboring utility systems. With the passage of the US Energy Policy Act of 1992, the transmission of economy energy is occurring across electric utility systems on a more frequent basis. Interchange transaction coordinators are faced with making additional matching transactions for economy energy with **many parties** . With the emergence of brokers and marketers entering the arena, even more transactions can be consummated. Optimal matching for **one** hour economy **transactions** is difficult due to the need to find the best prices. From these factors arise the need to automate the process. Here, the author describes how the Automated Interchange Mapping System (AIMS) was formed to promote the interchange of hourly nonfirm electric energy by joining together in the ownership and operation of a computer-based network. The purpose is to automatically match the quotes for the sale and purchase of hourly interchange energy, adjusted for transmission considerations, on the principle of maximizing the savings among the participants during the **one** hour interchange **transactions** .   (2 Refs)
   Subfile: B C
   Descriptors: economics; electricity supply industry; load flow; power system control; power system interconnection; power transmission; tariffs; transmission networks
   Identifiers: interconnected power systems; Automated Interchange Matching System; electric utilities; incremental generation cost; USA; energy transmission; AIMS; hourly nonfirm electric energy interchange; optimal transactions matching; prices; computer-based network
   Class Codes: B8110B (Power system management, operation and economics); B8120 (Power transmission, distribution and supply); C7410B (Power engineering computing); C7420 (Control engineering computing); C3340H (Control of electric power systems)
   Copyright 1998, IEE

14/5/3   (Item 2 from file: 2)

03377862   INSPEC Abstract Number: B89036497, C89029981
  **Title: Authentication of the origin and content of paperless transactions
and questions of liability in continental law. II**
  Author(s): Amory, B.; Thunis, X.
  Journal: International Computer Law Adviser   vol.3, no.3   p.24-35
  Publication Date: Dec. 1988 Country of Publication: USA
  CODEN: ICLAER ISSN: 0893-2859
  Language: English   Document Type: Journal Paper (JP)
  Treatment: Bibliography (B); General, Review (G)
  Abstract: For pt.I see ibid., vol.3, no.1, p.11 (October 1988). To
illustrate the authentication problems raised by **electronic funds
transfers** , the authors use a hypothetical **transaction** in which **many
parties** were involved in the transfer operation. This type of transaction
creates liability problems which are quite complex to settle. The authors
present a simplified diagram to bring out the fundamental relationships
characterizing any teletransmission of data using either the telex,
telephone, or telematics. The teletransmission of data involves at least
three parties. (56 Refs)
  Subfile: B C
  Descriptors: EFTS; electronic data interchange; legislation; security of
data
  Identifiers: data origin; data content; damages; Europe; data carrier;
risks; telecommunication; data processing; France; Belgium; paperless
transactions; liability; continental law; authentication; electronic funds
transfers; teletransmission; telex; telephone; telematics
  Class Codes: B0140 (Administration and management); B6210 (
Telecommunication applications); C0230B (Legal aspects)

  14/5/4   (Item 3 from file: 2)

02254245   INSPEC Abstract Number: C84027081
  Title: Smart cards, digital signatures and negotiable documents
  Author(s): Davies, D.W.
  Author Affiliation: NPL, Teddington, UK
  Conference Title: International Conference on Secure Communication
Systems   p.1-4
  Publisher: IEE, London, UK
  Publication Date: 1984 Country of Publication: UK   vii+78 pp.
  ISBN: 0 85296 288 6
  Conference Sponsor: IEE
  Conference Date: 22-23 Feb. 1984   Conference Location: London, UK
  Language: English   Document Type: Conference Paper (PA)
  Treatment: Practical (P)
  Abstract: In addition to cash, there are now **many** ways in which
payments can be made. Those which are only partly automated and depend on
paper documents such as check payments and **credit card transactions** ,
are expensive to operate and are being subjected to an increasing level of
fraud. Consequently, the development of payment systems which are more
secure and more fully automated has a high priority. The author discusses
possible developments. (0 Refs)
  Subfile: C D
  Descriptors: EFTS; security of data
  Identifiers: electronic funds transfer; smart cards; cryptography;
digital signatures; negotiable documents; fraud; secure

Class Codes: C0310D (Installation management); C7120 (Finance); D2050E (Banking)

14/5/5   (Item 4 from file: 2)

02126340   INSPEC Abstract Number: C83039847, D83000823
 Title: **Transaction telephones: peltdown or panacea of payment systems?**
  Author(s): Jones, G.
  Journal: Computer Weekly   no.872   p.14
  Publication Date: 11 Aug. 1983 Country of Publication: UK
  CODEN: COMWAA ISSN: 0010-4787
  Language: English   Document Type: Journal Paper (JP)
  Treatment: General, Review (G); Practical (P)
  Abstract: Transaction telephones are now being introduced for the first
time into retail outlets, banks, and other **transaction** points in the UK
where **credit**   **cards** are in common use. These phones are, essentially,
sophisticated terminals capable of functioning either as a modern telephone
for voice traffic or as a memory-based dialling facility for establishing a
link through the PSS network to remote computers. For the moment their
primary purpose involves **credit** **card** transactions . They allow rapid
and automatic **credit** authorisation for the **card** tendered to the
retailer. The future will see their use as **payment** systems extend into
 many   areas and possibly they could · evolve payment automation into
complete electronic funds transfer systems. (0 Refs)
  Subfile: C D
  Descriptors: EFTS; interactive terminals; point of sale systems
  Identifiers: transaction telephones; payment systems; **credit** **card**
transactions ; credit authorisation; electronic funds transfer systems
  Class Codes: C5540 (Terminals and graphic displays); C7160 (
Manufacturing and industry); D2010 (Business and professional); D4070 (
Telephone systems)

14/5/6   (Item 1 from file: 99)

1597878·H.W. WILSON RECORD NUMBER: BAST94062351
The CDPD network
Gallant, John;
EDN v. 39 (Oct. 13 '94) p. 40-4+
DOCUMENT TYPE: Feature Article ISSN: 0012-7515 LANGUAGE: English
RECORD STATUS: Corrected or revised record

ABSTRACT: The Cellular Digital Packet Data (CDPD) network is proving to be
an exciting digital enhancement to the existing phone network. The CDPD
network was developed by a consortium of 8 cellular ,carriers. CDPD
transmits digital packet data at 19.2 kbps, utilizing idle times between
cellular voice calls on the Advanced Mobile Phone Service (AMPS) analog
cellular infrastructure. Potential applications for CDPD include **credit** -
card verification, real-estate **transactions** , emergency services, taxi
and truck dispatches, fleet management, package delivery and tracking,
telemetry, bidirectional paging, and electronic mail. With more than
16,000 AMPS cell sites in North America, CDPD can promise ubiquitous
coverage to subscribers. **Several** **third** - **party** vendors are now
offering equipment for the infrastructure and subscriber side. Some of
this equipment is described.

Sylvia Keys   09-May-05 11:12 AM

DESCRIPTORS: Cellular digital packet data;

14/5/7   **(Item 1 from file: 583)**
DIALOG(R)File 583:Gale Group Globalbase(TM)
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04448282
DEBIT CARDS TO INCREASE
  UK - DEBIT CARDS TO INCREASE
Financial Technology International Bulletin (FTIB)   0 July 1991   p4

Debit cards in the UK will represent 8 mil payments/d by the year 2000,
with **credit cards** accounting for over 1 mil **transactions** according to
the chief executive of APACS (Association for Payment and Clearing
Services), Mr Dick Allen. Debit cards will replace credit cards, cash and
cheques. The main reason for the predicted growth in the use of debit cards
is due to the card being an electronic cheque, and **many** consumers prefer
a **payment** method whereby their current bank account is debited. Some 12
mil Switch cards have been issued accounting for 1.5 bil transactions/y
giving a turnover of GBP4 bil/y. The cards are accepted by the top 200 UK
High Street retailers, at 100k terminals. This figure will reach 150k
terminals by end 1991.

PRODUCT: Electronic Point of Sale Systems (3573EP); Data Processing in
Retail Sector (3573RS); Electronic Banking Services (6005);
EVENT: MARKET & INDUSTRY NEWS (60);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
    South East Asia Treaty Organisation (913);

14/5/8   **(Item 2 from file: 583)**
DIALOG(R)File 583:Gale Group Globalbase(TM)
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03386449
TEXACO INSTALLS BASE 24 SOFTWARE
  NORWAY/DENMARK - TEXACO INSTALLS BASE 24 SOFTWARE
Financial Technology International Bulletin (FTIB)   0 March 1990   p10

Texaco has installed software from Base 24 (Watford, UK) at 100 of its
sites in Norway and Denmark, **many** of which are unmanned. **Payment** and
standard **credit card transactions** are handled by the system which
also offers automated fuelling systems. Base 24, jointly owned by Sema
Group and Applied Communication (ACI) (Omaha, NE), is also to supply
systems for a further 350 stations, with central processing handled by the
head office of Texaco Denmark (Copenhagen, Denmark). A fault-tolerant CLX
740 computer from Tandem is used to handle Base 24 at Texaco Denmark, and
all connections with the automated Micrelec forecourt systems are
controlled by the software. Fortonic and Ljungmans terminals are also used
by Texaco.

PRODUCT: Data Processing In Energy Sector (3573EN); Electronic Point of
Sale Systems (3573EP);
EVENT: CONTRACTS & ORDERS (61);
COUNTRY: Denmark (4DEN); Norway (5NOR); OECD Europe (415); European
    Economic Community Countries (419); NATO Countries (420); European Free
      Trade Association Countries (511); Scandinavian Countries (512);

14/5/9   **(Item 3 from file: 583)**

Sylvia Keys   09-May-05 11:12 AM

02840159
BIS BANKING SYSTEM STRENGTHENS POSITION
  US - BIS BANKING SYSTEM STRENGTHENS POSITION
Banking Technology (BTY)   0 June 1989 p49
ISSN: 0266-0865

BIS Bank Systems has strengthened its position in North America through the signing of a deal with Byad (US), systems house, which will involve distributing its message and payments processing product. BIS says that the system is being marketed under the title BIS Amps. The system is able to interface into Swift, Chips, Telex and Fedwire networks and can also be provided as an integrated component of BIS Midas ABS (advanced banking and security system). The BIS Amps system works on IBM latest technology hardware, which combines IBM AS/400 and networks PS/2s as **one** of the **multi** -currency, **transaction** -based message and **payments** processing systems.

PRODUCT: Electronic Mail (4811EM); Financial Service Information Prods (
7375FN); Computer Services (COSV);
EVENT: COMPANIES ACTIVITIES (10);
COUNTRY: United States (1USA); NATO Countries (420); South East Asia
    Treaty Organisation (913);
?

File 16:Gale Group PROMT(R) 1990-2005/May 06
          (c) 2005 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2005/May 09
          (c)2005 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
          (c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2005/May 09
          (c) 2005 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2005/May 09
          (c) 2005 The Gale Group
File 636:Gale Group Newsletter DB(TM) 1987-2005/May 09
          (c) 2005 The Gale Group
File   9:Business & Industry(R) Jul/1994-2005/May 06
          (c) 2005 The Gale Group
File 15:ABI/Inform(R) 1971-2005/May 09
          (c) 2005 ProQuest Info&Learning
File 20:Dialog Global Reporter 1997-2005/May 09
          (c) 2005 The Dialog Corp.
File 476:Financial Times Fulltext 1982-2005/May 09
          (c) 2005 Financial Times Ltd
File 610:Business Wire 1999-2005/May 09
          (c) 2005 Business Wire.
File 613:PR Newswire 1999-2005/May 09
          (c) 2005 PR Newswire Association Inc
File 624:McGraw-Hill Publications 1985-2005/May 06
          (c) 2005 McGraw-Hill Co. Inc
File 634:San Jose Mercury Jun 1985-2005/May 07
          (c) 2005 San Jose Mercury News
File 810:Business Wire 1986-1999/Feb 28
          (c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
          (c) 1999 PR Newswire Association Inc
File 625:American Banker Publications 1981-2005/May 09
          (c) 2005 American Banker
File 626:Bond Buyer Full Text 1981-2005/May 06
          (c) 2005 Bond Buyer
File 267:Finance & Banking Newsletters.2005/May 09
          (c) 2005 The Dialog Corp.

Set   Items   Description
S1   1076414   (CREDITCARD? OR (CHARGE OR CREDIT OR BANK OR DEBIT OR STOR-
                   ED()VALUE? OR FINANCIAL)(3N)(CARD? ? OR TOKEN? OR INSTRUMENT?-
                   ))
S2   1562709   (VISA OR MASTER()CARD? OR MASTERCARD? OR AMEX OR AMERICAN(-
)EXPRESS OR DISCOVER)
S3   76026   (EFT OR ELECTRONIC()FUND?()TRANSFER?)
S4   108288   (S1 OR S2 OR S3)(5N)TRANSACTION?
S5   167766   (SINGLE OR ONE OR SOLITARY OR SOLE OR LONE)(5N)TRANSACTION?
S6   104194   (MULTIPLE? OR MULTI OR MANY OR SEVERAL OR PLURAL? OR NUMER-
                   OUS)(5N)(PAYEE? OR PARTIES OR THIRD()(PARTY OR PARTIES))
S7   64538   (MULTIPLE? OR MULTI OR MANY OR SEVERAL OR PLURAL? OR NUMER-
                   OUS)(5N)PAYMENT?
S8   4071   (S6 OR S7)(5N)(DELIVER? OR SEND OR SENDS OR SENDING OR TRA-
                   NSMISS? OR TRANSMIT? OR FORWARD? OR COLLECT?)
S9   3   AU=(FRANCISCO, P? OR FRANCISCO P? OR PETSCHAUER, F? OR PET-
                   SCHAUER F?)
S10   268495   S4 OR S5
S11   57   S10(S)S8
S12   34   RD (unique items)
S13   475   S10(3N)(S6 OR S7)
S14   236   RD (unique items)

Sylvia Keys   09-May-05 12:52 PM

```
S15      69   S14 NOT (PERSON? OR APPLICATION?)
S16      53   S15 NOT CURRENC?
S17       0   S9 AND (S1 OR S2 OR S3)
```

9/3,K/1   (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

08263908   SUPPLIER NUMBER: 17582262   (USE FORMAT 7 OR 9 FOR FULL TEXT)
The building blocks for Sonet success.(Sonet interoperability)
Ravikumar, Srinivasan; Hersey, Steven H.; **Francisco, Phillip M.**
Telephony, v229, n14, p40(3)
Oct 2, 1995
ISSN: 0040-2656   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1453   LINE COUNT: 00132

... **Francisco, Phillip M.**

9/3,K/2   (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

01104446 97-53840
The building blocks for SONET success
Ravikumar, Srinivasan; Hersey, Steven H; **Francisco, Phillip M**
Telephony v229n14 PP: 40-48 Oct 2, 1995
ISSN: 0040-2656 JRNL CODE: TPH
WORD COUNT: 1297

... **Francisco, Phillip M**

9/3,K/3   (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00473950 89-45737
Flexible Budgeting and Variance Analysis
 Francisco, Perry D.
Nursing Management v20n11 PP: 40-43 Nov 1989
ISSN: 0744-6314 JRNL CODE: NSM

 Francisco, Perry D.

12/3,K/1   (Item 1 from file: 16)
DIALOG(R)File   16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

10855609   Supplier Number: 110368277   (USE FORMAT 7 FOR FULLTEXT)
The Item Processing Report 20.
Item Processing Report, v14, n24, p0
Nov 20, 2003
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 295

...   HYC)
    Closing Price (11/18/03): 5.24
    News: Hypercom Corporation introduced a benchmark-setting **transaction**
    software solution for existing **single** or **multi**
-application configurations on
    card **payment** terminals that **delivers**
 opportunities to build profits at the
    point-of-transaction. Called HyperWare 08A, the feature-rich...

12/3,K/2   (Item 2 from file: 16)
DIALOG(R)File   16:Gale Group PROMT(R)
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10837374   Supplier Number: 110081536   (USE FORMAT 7 FOR FULLTEXT)
The Card News 20.
Card News, v18, n22, p0
Nov 12, 2003
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 255

...   65

    Company: Hypercom (HYC)
    Closing Price (11/10/03): 5.02
    News: Hypercom Corporation introduced **transaction**
 software solution for
    existing **single** or **multi** -application configurations on card
payment terminals
    that **delivers**
 opportunities to build profits at the point-of-transaction.
    Called HyperWare 08A, the software gives...

12/3,K/3   (Item 3 from file: 16)
DIALOG(R)File   16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

10834128   Supplier Number: 110003824   (USE FORMAT 7 FOR FULLTEXT)
**Hypercom Software Helps Build Retail Profits: Hypercom Debuts The Payment
   Industry's Most Powerful, Feature-Rich, Multi-Function Card Payment
   Software; Global Electronic Payment Leader's New Software Delivers
   Unprecedented Opportunities to Build Profits at the Point-of-Transaction.**
PR Newswire, pNA
Nov 11, 2003
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade

Sylvia Keys   09-May-05 12:31 PM

Word Count: 992

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
 PHOENIX, Nov. 11 /PRNewswire/ -- Hypercom Corporation today introduced a
benchmark-setting **transaction** software solution for existing **single** or
multi -application configurations on card **payment** terminals that
delivers unprecedented opportunities to build profits at the
point-of-transaction. Called HyperWare(R) 08A, the...

 12/3,K/4   (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

10416804   Supplier Number: 92123418 (USE FORMAT 7 FOR FULLTEXT)
**RDM's Xign Corp. Announces Alliance with MasterCard International To
  Provide Electronic Payment Service.**
Item Processing Report, v13, n19, p0
Sept 26, 2002
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 286

    (USE FORMAT 7 FOR FULLTEXT)
TEXT:
...and the Automated Clearinghouse (ACH). MasterCard and Xign will provide
direct cost savings by eliminating **several** , paper-based steps in the
payment and reconciliation processes. Buyers can **transmit** purchase
orders electronically, receive electronic invoices from suppliers, pay
electronically according to established rules, receive...on-line invoicing,
immediate access to the status of payments, acceptance of electronic
payments, easier **transaction** reconciliation and enhanced **transaction**
information. **MasterCard** 's initiative with Xign will complement
MasterCard's traditional purchasing card program as an electronic...

 12/3,K/5   (Item 5 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

06695856   Supplier Number: 56001326 (USE FORMAT 7 FOR FULLTEXT)
**IBM markets new e-Wallet for quick checkout; Dorte Toft.(Company Business
  and Marketing)**
Network World, pNA
Sept 20, 1999
Language: English   Record Type: Fulltext
Document Type: Tabloid; Trade
Word Count: 590

...   Ed Kilroy, general manager for electronic commerce at IBM Software
Solutions, in a teleconference.
     The **one** -click **transaction** is possible because IBM has employed
the Electronic Commerce Modeling Language (ECML) standard. The standard...

...based on a set of uniform field names that streamlines the process by
which merchants **collect** data for **payment** , billing and shipping.
Several online merchants have already publicly declared their support for
the ECML standard.
     Several other wallet...

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12/3,K/6   (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

09906366   SUPPLIER NUMBER: 20052178   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**RealMed, Gemplus, Digital Equipment & MCI Announce Nation's First Instant
  Health Claims and Payment Resolution System**
PR Newswire, p1209SFTU024
Dec 9, 1997
LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 1722   LINE COUNT: 00152

...   card option on the smart card or other payment options, such as
cash, check or **debit   card** . **Transaction** information is sent through
the network to the Payment Center where the partner bank executes...

12/3,K/7   (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

09095211   SUPPLIER NUMBER: 18858253   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Mellon starts Internet-based corporate service.(Mellon Bank Corp.)
Marjanovic, Steven
American Banker, v161, n218, p14(1)
Nov 13, 1996
ISSN: 0002-7561   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 477   LINE COUNT: 00042

...   receives files via the Internet, processes them with its EDI
translation system, and initiates ACH **transactions** , Fed Wire **electronic
funds   transfers** , or issues checks.
     Mellon has offered customers EDI services using payment formats found
on the...

12/3,K/8   (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

08738946   SUPPLIER NUMBER: 18391103   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Internet Credit Card Transactions Now Secure.
Business Wire, p6141186
June 14, 1996
LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 509   LINE COUNT: 00045

...   complex. Others included automated software systems with
participating banks or credit card transaction companies as **third
parties** and involves **many** times more data **transmitted** to and from the
bank-- to and from the retailer --to and from the transaction...

12/3,K/9   (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

03503475   SUPPLIER NUMBER: 06237128   (USE FORMAT 7 OR 9 FOR FULL TEXT)

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Fax on the cheap. (Hardware Review) (Quadram's JT Fax facsimile board) (evaluation)
O'Malley, Christopher
Personal Computing, v12, n3, p240(1)
March, 1988
DOCUMENT TYPE: evaluation   ISSN: 0192-5490   LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 1176   LINE COUNT: 00086

...   hours sending, a multiple-call feature for sending faxes to several parties linked into a **single** group, a **transaction** log for recording incoming and outgoing transmissions, and sending in regular (80-column) or compressed...

 12/3,K/10   (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2005 The Gale Group. All rts. reserv.

02026344   SUPPLIER NUMBER: 19045964   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Automation for your cash drawer. (Cougar Mountain Software's Cougar Mountain Point of Sale for Windows 2.0 accounting software) (Software Review) (Evaluation)
Yakal, Kathy
Computer Shopper, v17, n2, p512(2)
Feb, 1997
DOCUMENT TYPE: Evaluation   ISSN: 0886-0556   LANGUAGE: English
RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1090   LINE COUNT: 00091

...   begin entering transactions. For example, you'll need to decide whether to allow more than **one** person to enter **transactions** simultaneously, and to indicate whether to use the billing address as the shipping address. The...

...record. You can't alter the default fields. Point of Sale accommodates recurring charges and **payments** , **multiple** aging periods, and balance-**forward** or open-item invoicing.
     A robust inventory module is necessary in an application that focuses
...

 12/3,K/11   (Item 1 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
(c) 2005 The Gale Group. All rts. reserv.

04020769   Supplier Number: 131629819 (USE FORMAT 7 FOR FULLTEXT)
TenderCard Gift, Loyalty Applications and Hypercom Payment Technology Deliver Winning Combination for Merchants, Consumers; TenderCard Certifies Hypercom's Plus Card Payment Terminals.
PR Newswire, pNA
Dec 10, 2003
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 823

...   Hypercom's major goals, and the global payment technology leader's benchmark-setting HyperWare(R) **transaction** software for **single** or **multi** -application configurations on card **payment** terminals **delivers** unprecedented opportunities for retailers to build profits at the

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point-of-transaction.
        Thanks to Hypercom...

 12/3,K/12   (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2005 The Gale Group. All rts. reserv.

01835253   Supplier Number: 43123436   (USE FORMAT 7 FOR FULLTEXT)
EFT TAX PAYMENTS GET BOOST WITH APPROVAL OF 813 FILING STANDARD
Corporate EFT Report, v12, n13, pN/A
July 1, 1992
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1000

...   ACH) credits and match it to returns;
     Originate ACH debits for payments;
     Receive and process **credit   card** transactions;
      Forward ACH **credit   payments ;**
     Receive a single **payment** for **multiple** taxes in **multiple**
     jurisdictions;
     Provide acknowledgements;
     Store and maintain trading partner agreements;
     Provide education to taxpayers, third parties...

 12/3,K/13   (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2005 The Gale Group. All rts. reserv.

01648886   Supplier Number: 42573830   (USE FORMAT 7 FOR FULLTEXT)
**BANKING BILL SLIDES THROUGH WITHOUT WIRE TRANSFER FEE BUT ISSUE IS NOT DEAD
  IN CONGRESS**
Corporate EFT Report, v11, n24, pN/A
Dec 4, 1991
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 912

...   There are a number of ways the fee could be avoided, McEntee said,
including: converting **payments** to check; **sending   multiple** low-dollar
transfers that are not subject to the fee instead of a single large...

...net settlement arrangements like those used in the CHIPS network to
minimize the number of **transactions** and consequently, the fees.
     Why **EFT** ?
     Regardless of whether the wire transfer fee is included in this round
of legislation, the...

 12/3,K/14   (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

02618407 353425421
Iberian innovation?
Anonymous
Project Finance   PP: 1 Jun 2003
ISSN: 1350-2700   JRNL CODE: PFIN

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WORD COUNT: 1079

...TEXT: REE is 28% owned by the Spanish government."REE is like the holy
ghost," says **one** source close to the **transaction** . "They're like three
in **one** : the system operator, the technical manager for the transmission
network, and the largest transmission company in Spain."IBE set up a
competitive tender to divest its **transmission** assets, for which **several**
interested **parties** bid. It was won, hands down, by all accounts, by CVC,
the independent multinational buyout...

 12/3,K/15   (Item 2 from file: 15)
DIALOG(R)File   15:ABI/Inform(R)

02344237 113766922
Multi-state electronic child support payments: A new solution
Bangert, Jim
Afp Exchange v21n6 PP: 52-56 Nov/Dec 2001
ISSN: 1528-4077 JRNL CODE: JCG
WORD COUNT: 1007

...TEXT: element dictionary (DED) segment within the addenda records that
must accompany the deposit.

For employers **sending** **multiple** electronic **payments** to the same SDU,
the CTX format is more cost-effective because it allows multiple payments
to a single SDU to be contained in a **single** deposit **transaction** . By
federal mandate, all SDUs should accept payments in both formats.
Unfortunately, as of this...

 12/3,K/16   (Item 3 from file: 15)
DIALOG(R)File   15:ABI/Inform(R)

01431199 00-82186
Records retention: Producing value from compliance
Brooks, Paul K
ABA Bank Compliance v18n5 PP: 42-50+ May/Jun 1997
ISSN: 0887-0187 JRNL CODE: BCP
WORD COUNT: 5802

...TEXT: of new technologies to financial services expands the
responsibilities of banks for recording relationships and **transactions**
with their customers. For example, **stored – value card** systems,
electronic cash stored on media such as computer hard disks, or
point-of-sale or other off-line services involve a **multiple** -part **payment**
 and **collection** mechanism that may trigger the application of new
recordkeeping requirements. The federal banking agencies are...

 12/3,K/17   (Item 4 from file: 15)
DIALOG(R)File   15:ABI/Inform(R)

01379772 00-30759
Price stability and the efficiency of the retail payments system
Emmons, William R
Federal Reserve Bank of St. Louis Review v78n5 PP: 49-68 Sep/Oct 1996

ISSN: 0014-9187 JRNL CODE: FSL
WORD COUNT: 12185

...TEXT: benefit from the consumer to the issuing bank. Float benefits
averaged about $0.44 per **credit card transaction** in 1987,
considerably more than the estimated $0.07 of float benefit per check
written by consumers or the $0.05 of float cost per cash **transaction** .15
Credit card payments are, like checks, relatively costly to process
because they require a complex supporting infrastructure and **multiple**
rounds of processing by the **parties** seeking to **collect** the ultimate
payment in bank funds. Humphrey and Berger estimate that the average credit
card...

   12/3,K/18   **(Item 5 from file: 15)**
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00208248 83-19809
Pricing the Hedge to Cut the Cost
Antl, Boris
Euromoney PP: 230-233 May 1983
ISSN: 0014-2433 JRNL CODE: ERM

...ABSTRACT: forward contracts are compared. These include: 1. arbitrage
between foreign exchange and Eurocurrency markets, 2. **single** -payment,
multi-period hedging **transaction** , 3. the average **forward** -rate method,
4. **multi** - **payment** , **multi** -period hedge based on current yield curve,
5. pricing based on exchange of borrowings, 6...

   12/3,K/19   **(Item 1 from file: 20)**
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

39953142
Survey shows popularity of e-commerce
BUSINESS DAILY UPDATE, p24
January 07, 2005
JOURNAL CODE: FCIN   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 868

     ...about 10 days, the charge is as high as 5 per cent service fee of
 credit cards transaction . Meanwhile China has no tax rules regarding
e-commerce trade. And companies also said they...

   12/3,K/20   **(Item 2 from file: 20)**
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

30624430 (USE FORMAT 7 OR 9 FOR FULLTEXT)
COMPUTER CONTROLS OVER KEY TREASURY INTERNET PAYMENT SYSTEM
GAO REPORTS
August 11, 2003
JOURNAL CODE: WGEO   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 6739

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

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...   an automated clearing house debit against their bank account or to
authorize and settle a **credit   card   transaction** . In addition to
collections, Pay.gov is to provide other electronic financial services over
the...

12/3,K/21   (Item 3 from file: 20)
DIALOG(R)File   20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

30396825
Q2 2003 BroadVision Earnings Conference Call - Part 1
FAIR DISCLOSURE WIRE
July 03, 2003
JOURNAL CODE: WFDW   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 4432

     ... Unlike system   to system, which tend to be fundamentally
deterministic. These type of processes involve . **multiple   parties** as
opposed to a **collection** of individuals in a single-sided way, and they
require a great deal of collaboration...

12/3,K/22   (Item 4 from file: 20)
DIALOG(R)File   20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

20297871   (USE FORMAT 7 OR 9 FOR FULLTEXT)
**USA   Technologies   e-Port(TM)   Network Expansion Could Support Half Million
   Terminals**
PR NEWSWIRE
December 13, 2001
JOURNAL CODE: WPRW   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 1156

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   may be made available to a wider array of customers and partners
who wish to **deliver   multiple** forms of cashless **payment** , auditing and
media capabilities to their customers -- The network is linked to the
Internet, so...

12/3,K/23   (Item 5 from file: 20)
DIALOG(R)File   20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

19489248   (USE FORMAT 7 OR 9 FOR FULLTEXT)
Buy now, pay later
HINDU
October 25, 2001
JOURNAL CODE: FHIN   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 1060

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   keep a tab on expenses. After all how many people collect payment
receipts of their **credit   card   transactions** ? That's not all. Many
people are unaware of the implications of finance charges and...

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12/3,K/24   (Item 6 from file: 20)
DIALOG(R)File   20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

01326626   (USE FORMAT 7 OR 9 FOR FULLTEXT)
Imperial Technology Solutions Announces Alliance With Epic Systems Corp. to
    Provide High-Tech Financial Efficiency to Health Care Industry
BUSINESS WIRE
April 06, 1998   9:6
JOURNAL CODE: WBWE   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 632

     ... a 500-room hotel," said Debra K. Hubers, president of ITS.
"Posting, consolidating, reconciling and **collecting   payments** from
 multiple   sites within an enterprise has existed for years in the
hospitality industry. Now, thanks in...

12/3,K/25   (Item 1 from file: 613)
DIALOG(R)File 613:PR Newswire
(c) 2005 PR Newswire Association Inc. All rts. reserv.

01082778 20031210LAW004   (USE FORMAT 7 FOR FULLTEXT)
TenderCard Gift, Loyalty Applications and Hypercom Payment
PR Newswire
Wednesday, December 10, 2003 08:00 EST
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 780

TEXT:
...Hypercom's
major goals, and the global payment technology leader's benchmark-setting
HyperWare(R) **transaction** software for **single** or **multi** -application
configurations on card **payment** terminals **delivers** unprecedented
opportunities
for retailers to build profits at the point-of-transaction.
    Thanks to Hypercom...

12/3,K/26   (Item 2 from file: 613)
DIALOG(R)File 613:PR Newswire
(c) 2005 PR Newswire Association Inc. All rts. reserv.

00918471 20030114NYTU051   (USE FORMAT 7 FOR FULLTEXT)
USA Technologies Awarded Key Vending Patent
PR Newswire
Tuesday, January 14, 2003 09:02 EST
JOURNAL CODE: PR LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 984

TEXT:
...and more than 30 million
worldwide. The Nilson Report announced only yesterday: "Vending machine
based
(**credit** card) **transactions** are expected to be **one** of the growth areas
for the
payment processing industry in the U.S. Although **credit** and **debit**

cards
generated only five million **transactions** valued at less than $32.5 million at
vending terminals last year, these numbers could...

...million within three years. Currently, (in the
vending market) USA Technologies handles 90% of all **credit** and **debit card**
transactions , and 97% of **transaction** dollar volume in the U.S. vending
market." Additionally, a CBS Market Watch Report in September last year
stated that Coke and Pepsi had plans to incorporate **credit card**
transaction
technology into their millions of vending machines.
 A large majority of USA Technologies' 18 approved...

...Coca Cola, Kodak, Kraft Foods, Sony Electronics
and others. USA also has positioned itself to **deliver** scalable solutions
capable of **delivering** **multiple** forms of **payment** to any size customer,
anywhere
in the world by forming partnerships with industry giants such...

 12/3,K/27 **(Item 3 from file: 613)**
DIALOG(R)File 613:PR Newswire
(c) 2005 PR Newswire Association Inc. All rts. reserv.

00664713 20011025NETH037 (USE FORMAT 7 FOR FULLTEXT)
USA Technologies Demonstrates New Mobile Solutions
PR Newswire
Thursday, October 25, 2001 13:24 EDT
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 990

TEXT:
...Network.
In addition to current features, which offer the vending operator the
ability
to accept **multiple** forms of cashless **payment** , **collect** machine data
and provide
interactive media at point of sale, USALive can now provide operators...

...Internet, and capable
of communicating operational data to operators, as well as conducting
cashless
micro- **transactions** via **credit** **cards** , smart **cards** , and other forms
of mobile
e-commerce. It can come fitted with an LCD screen...

 12/3,K/28 **(Item 1 from file: 813)**
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1307144 CGTU004
Affinity Announces E-Suites

DATE: July 14, 1998 11:00 EDT WORD COUNT: 640

...the Web site. The

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Storefront enable shoppers to place orders, query order status, and
choose **multiple** **payment** methods and **delivery** options. The Storefront
also allows vendors to gather information about customer interaction
with the Web site for future marketing efforts.
Credit Card Processing Suite - Delivering real-time **credit** **card**
transactions at the Storefront, the module works with **credit card**
transaction processing companies to create a process that is secure and
simple.
Affiliate Marketing Suite - Allows...

12/3,K/29   (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2005 American Banker. All rts. reserv.

0190712
* Mellon Starts Internet-Based Corporate Service
American Banker - November 13, 1996; Pg. 14; Vol. 161, No. 218
DOCUMENT TYPE: Journal   LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 455

BYLINE:
By STEVEN MARJANOVIC

TEXT:
...s first customer for its new service is Bell Atlantic Corp.
   Mellon now issues as **many** as 10,000 **payment** and **payment** -related
 transmissions daily. The bank receives files via the Internet, processes
them with its EDI translation system, and initiates ACH **transactions** , Fed
Wire **electronic funds transfers** , or issues checks.
   Mellon has offered customers EDI services using payment formats found on
the...

12/3,K/30   (Item 2 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2005 American Banker. All rts. reserv.

0089841
*** Visa Gains Hawaiian Foothold in Battle with Fed: Banks in Aloha State Are
    Free to Choose Network for Processing Transactions**
American Banker - July 6, 1988; Pg. 3; Vol. 153, No. 130
WORD COUNT: 1,068

BYLINE:
By JEFFREY KUTLER

TEXT:
...another skirmish in its competition with
the Federal Reserve System to process automated clearing house
 transactions .
   Visa announced last week that the Hawaiian Electronic Funds Transfer
Association will **transmit many** of its **payments** to the U.S. mainland over
Visa's telecommunications network. Of the 29 regional clearing houses, the
Hawaiian group becomes the third to sign with **Visa** for at least some
paperless **transactions** .

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The Hawaiian association plans to begin clearing direct salary
deposits and other electronic payments through...

12/3,K/31   (Item 1 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2005 The Dialog Corp. All rts. reserv.

04591688
Tapping Into Wireless Payments At the POS
EFT Report
July 10, 2002 VOL: 25 ISSUE: 14 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH   WORD COUNT: 1325   RECORD TYPE: FULLTEXT

          (c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:
...the Hypercom ICE
terminal. The Hypercom terminal recognizes a three-digit code as a Wirca
 transaction and not a **credit** **card** number.
       "You hit enter and it prompts for the dollar amount, just like in a
 credit **card** **transaction** and hit enter again," Gerson says. "It now
goes out to
our network, and it...name at this
time, he points out that his firm is currently beta testing the **delivery**
of a
 payment transaction for mobile billing with **several** firms. "That
option allows
for the instant setup of a consumer where the consumer walks...

12/3,K/32   (Item 2 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2005 The Dialog Corp. All rts. reserv.

04591677
Paying By Wireless: New Application Aims to Create New POS Payment Channel
Item Processing Report
July 4, 2002 VOL: 13 ISSUE: 13 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH   WORD COUNT: 1322   RECORD TYPE: FULLTEXT

          (c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:
...the Hypercom ICE
terminal. The Hypercom terminal recognizes a three-digit code as a Wirca
 transaction and not a **credit** **card** number.
       "You hit enter and it prompts for the dollar amount, just like in a
 credit **card** **transaction** and hit enter again," Gerson says. "It now
goes out to
our network, and it...name at this
time, he points out that his firm is currently beta testing the **delivery**
of a
 payment transaction for mobile billing with **several** firms. "That
option allows
for the instant setup of a consumer where the consumer walks...

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12/3,K/33   (Item 3 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2005 The Dialog Corp. All rts. reserv.

04591306
Hypercom and Wirca Bank on Mobile Payments at the POS
Card News
June 27, 2002 VOL: 17 ISSUE: 13 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH   WORD COUNT: 1341   RECORD TYPE: FULLTEXT

TEXT:
...the Hypercom ICE
terminal. The Hypercom terminal recognizes a three-digit code as a Wirca
 transaction and not a **credit   card** number.
      "You hit enter and it prompts for the dollar amount, just like in a
 credit   card   transaction and hit enter again," Gerson says. "It now
goes out to
our network, and it...name at this
time, he points out that his firm is currently beta testing the **delivery**
of a
 payment transaction for mobile billing with **several** firms. "That
option allows
for the instant setup of a consumer where the consumer walks...

12/3,K/34   (Item 4 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2005 The Dialog Corp. All rts. reserv.

04575555
CHECK ELECTRONIFICATION INITIATIVES ADVANCE
EFT Report
February 7, 2001 VOL: 24 ISSUE: 3 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH   WORD COUNT: 1144   RECORD TYPE: FULLTEXT

TEXT:
...billion checks written in the U.S. annually will not be fully replaced
by
electronic **payments** any time soon, **many** industry players are moving
forward with
initiatives that aim to manage paper checks and reduce check fraud.
      Agoura Hills, Calif...Hank Farrar, SVPCo president
and chief operating officer. "SafeCheck essentially turns the check into a
 single -use **debit** ' **card** ' **transaction** , by verifying the account and
the
availability of funds, and then debiting the funds. This...
?

16/3,K/1 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

08152197 Supplier Number: 68143294 (USE FORMAT 7 FOR FULLTEXT)
**Sabre Announces 2001 Plans for Multihosting; Plans Call for Significant
Enhancements to Airline Hosting System.**
PR Newswire, p9210
Dec 18, 2000
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 663

...   PNRs for their trip.
     -- Multi-payment capabilities for electronic ticketing -- allows a
     traveler to use **multiple** forms of **payments** during **one**
transaction .
     -- Sabre(R) Airport Check-in System International will be enhanced
to
     feature a new automation...

16/3,K/2 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

06935349 Supplier Number: 58559425 (USE FORMAT 7 FOR FULLTEXT)
**Play With The Big Boys.(fee-based electronic store services)(Company
Business and Marketing)**
Georgia, Bonnie L.
PC/Computing, p121
Feb, 2000
Language: English Record Type: Fulltext Abstract
Document Type: Magazine/Journal; General Trade
Word Count: 1140

...   beyond the basic design templates and shopping-cart features found
in free services. Support for **multiple payment** options, secure **credit
card transactions** , and automatic sales tax and shipping calculations
are the norm. But you can also expect...

16/3,K/3 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

06799561 Supplier Number: 57518431 (USE FORMAT 7 FOR FULLTEXT)
**Wells Fargo to Build Web Sites; Service caters tosmall, midsize
firms.(Company Business and Marketing)**
King, Julia
Computerworld, p6(1)
Sept 27, 1999
Language: English Record Type: Fulltext
Document Type: Tabloid; Trade
Word Count: 469

...   Banaugh, senior vice president of e-commerce at Wells Fargo.
     When Wells Fargo began processing **credit - card payments** for
online **transactions** in 1995, **many** of its small-business customers asked
the bank to recommend companies that could build Web...

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16/3,K/4   (Item 4 from file: 16)
DIALOG(R)File   16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

06651435   Supplier Number: 55811915   (USE FORMAT 7 FOR FULLTEXT)
Online Networks Explore Ins And Outs Of Offline Debit.
Bank Network News, pITEM99264004
August 25, 1999
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1063

...   of anyone who does anything but outsource their offline debit
processing," says Snyder.
       Using Experience
       Many larger banks and **third - party** processors that authorize
credit   card   transactions have the infrastructure in place to verify
and authorize offline debit transactions. And some regional...

16/3,K/5   (Item 5 from file: 16)
DIALOG(R)File   16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

06219548   Supplier Number: 54207667   (USE FORMAT 7 FOR FULLTEXT)
Smart Cards To Rule In Australia's West 03/24/99.
Newsbytes, pNA
March 24, 1999
Language: English   Record Type: Fulltext
Document Type: Newswire; General Trade
Word Count: 124

   (USE FORMAT 7 FOR FULLTEXT)
TEXT:
...see their ECard "e-purse" system linked to BankWest EFTPOS machines so
consumers can make **multiple** electronic **payment   transactions** at a
single terminal. **Several** hundred of these terminals will be installed in
the Perth market alone during 1999, the...

16/3,K/6   (Item 6 from file: 16)
DIALOG(R)File   16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

06076015   Supplier Number: 53565602   (USE FORMAT 7 FOR FULLTEXT)
**Imperial Technology Solutions Signs Product Licensing Agreement With Martin
   Howe Associates.**
PR Newswire, p3650
Jan 14, 1999
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 390

...   LAN systems, check verification, check guarantee, check truncation,
patient easy pay services and electronic benefits **transactions** . MHA
processes **credit   card   payments** for hospitals, **multi -** and
single-physician practices, pharmacies, dentists and more. Visit our Web
site at http://www...

Sylvia Keys   09-May-05 12:51 PM

16/3,K/7   (Item 7 from file: 16)
DIALOG(R)File   16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

06064372   Supplier Number: 53512259   (USE FORMAT 7 FOR FULLTEXT)
**OrderTrust Reports Record Increase in Traffic Through Its Network for 1998;
  Over 400% Increase in Web-based Orders.**
Business Wire, p1505
Jan 5, 1999
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 648

...   Analysis of traffic through the network in 1998 indicates that, on
average, each order triggers **multiple** transactions involving a number of
parties . Typical **transactions** include checking **credit   card**
authorization, routing orders to different suppliers, status updates from
suppliers, and updating consumers on orders...

16/3,K/8   (Item 8 from file: 16)
DIALOG(R)File   16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

05764970   Supplier Number: 50251967   (USE FORMAT 7 FOR FULLTEXT)
New Back-Office System For Agents
Rice, Kate
Leisure Travel News, n581, p6
August 10, 1998
Language: English   Record Type: Fulltext
Article Type: Article
Document Type: Magazine/Journal; Trade
Word Count: 206

    It will have several new capabilities, including **multiple** forms of
payment for a **single   transaction** , recurrent journal entries and
automatic check writing. These are all functions requested by agents,
according...

16/3,K/9   (Item 9 from file: 16)
DIALOG(R)File   16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

05755946   Supplier Number: 50240460   (USE FORMAT 7 FOR FULLTEXT)
Offline Processors Get Ready For Visa's Brave New Online World
Debit Card News, pN/A
July 10, 1998
Language: English   Record Type: Fulltext
Article Type: Article
Document Type: Magazine/Journal; Trade
Word Count: 1086

...   issuers with heavy transaction volumes have direct links to
VisaNet, and each processes its own **transactions** internally, according to
 Visa .
    While **many   third - party** processors use neural networks to track
unusual transaction activity, online debit issuers may not need...

Sylvia Keys   09-May-05 12:51 PM

16/3,K/10   **(Item 10 from file: 16)**
DIALOG(R)File   16:Gale Group PROMT(R)

05738081   Supplier Number: 50217977   (USE FORMAT 7 FOR FULLTEXT)
**Back-Office Leader TravCom To Enhance Its ASTA-Endorsed, Windows-Based
    System.**
Business Wire, p08031293
August 3, 1998
Language: English   Record Type: Fulltext
Article Type: Article
Document Type: Newswire; Trade
Word Count: 632

...   next-generation TravCom for Windows will have several new
capabilities suggested by our customers, including **multiple** forms of
payment for a **single   transaction** , recurrent journal entries and
automatic check writing," said Patti Cramer, National Sales Manager of
TravCom...

16/3,K/11   **(Item 11 from file: 16)**
DIALOG(R)File   16:Gale Group PROMT(R)

05591470   Supplier Number: 48463808   (USE FORMAT 7 FOR FULLTEXT)
Firms question e-com patents
Saunders, John
Computing Canada, p13
May 4, 1998
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 467

...   I don't think they're trying to claim ownership on SET (the Secure
Electronic **Transaction** protocol used for **many   credit   card   payments**
 on the Internet)."
     Ballman agrees the chances for litigation are low, adding that a cross
...

16/3,K/12   **(Item 12 from file: 16)**
DIALOG(R)File   16:Gale Group PROMT(R)

05378890   Supplier Number: 48179138   (USE FORMAT 7 FOR FULLTEXT)
Digital Certificates
Davis, Beth
InformationWeek, p56
Dec 15, 1997
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Tabloid; General Trade
Word Count: 94

   (USE FORMAT 7 FOR FULLTEXT)
TEXT:
...Secure Electronic Transaction protocol. Backed by Visa and MasterCard,
the protocol encrypts data, such as **credit - card** numbers, during a

transaction and authenticates the **parties** involved. As **many** as 10 vendors are offering services or products. Users can set up certificate authorities that...

16/3,K/13   (Item 13 from file: 16)
DIALOG(R)File   16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

03390906   Supplier Number: 44710753 (USE FORMAT 7 FOR FULLTEXT)
Master agreement provides dual advantage--Aaron Pressman
Bond Buyer's Public Finance Watch, v8, n21, pN/A
May 30, 1994
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 301

...   master agreement. Introduced in 1985 and updated in 1992, the ISDA master agreement allows two **parties** to enter **numerous** swaps and related **transactions** under the umbrella of **one** legal contract.
     Swap **transactions** are generally customized to suit the parties involved.
     A swap may have an unusual maturity...

16/3,K/14   (Item 14 from file: 16)
DIALOG(R)File   16:Gale Group PROMT(R)
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02941342   Supplier Number: 43977433 (USE FORMAT 7 FOR FULLTEXT)
Kroger to Offer Own MasterCards in Texas
Supermarket News, p20
July 19, 1993
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 591

...   Institute convention in Chicago.
     Both that chain and Kroger have reduced the costs of accepting **credit cards** by installing 'switches' to relay **transactions** directly to the national **credit card** provider. **Many** supermarkets go through **third - party** processors, adding another level of cost on an already expensive practice.
     Despite the transaction costs...

16/3,K/15   (Item 15 from file: 16)
DIALOG(R)File   16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

02201583   Supplier Number: 42866640 (USE FORMAT 7 FOR FULLTEXT)
BRANCHING OUT: In an attempt to further expand its POS reach, NYCE is planning to market a new COMTRAC microprocessor-based system
CardFAX, pN/A
March 30, 1992
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 74

     (USE FORMAT 7 FOR FULLTEXT)

Sylvia Keys   09-May-05 12:51 PM

TEXT:
...Marketed as the NYCE Solution, the COMTRAC RTS 2000 EFT1POS System is
designed to give **multi** -lane retailers a complete **payment** processing
system, handling **debit** and **credit card transactions** , check
authorization and custom-designed frequent shopper reward programs. The
system is delivered by NYCE...

 16/3,K/16   (Item 16 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

01085863   Supplier Number: 41212485   (USE FORMAT 7 FOR FULLTEXT)
DREXEL LINK TO FROST WOES EYED
WWD, v0, n0, p16
March 6, 1990
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 271

...   to providing some of the financing, Drexel acted as Frost's
investment advisor in these **transactions** .
    Frost is **one** of **several   parties** seeking to have an examiner
appointed in the Drexel Chapter 11 case. At issue is...

 16/3,K/17   (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

14368161   SUPPLIER NUMBER: 81526964   (USE FORMAT 7 OR 9 FOR FULL TEXT)
www.computerworld.com/q?k1600.
Verton, Dan
Computerworld, 16
Sept 10, 2001
ISSN: 0010-4841   LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 527   LINE COUNT: 00046

...   FBI and the incident could have been the result of security holes
at one of **several   third - party** companies that process **Visa**
transactions . To date, there is no evidence of fraud stemming from the
incident, the official said...

 16/3,K/18   (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

·10259035   SUPPLIER NUMBER: 20796822   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Open Market patents called into question.
Saunders, John
Computer Dealer News, v14, n19, p39(1)
May 19, 1998
ISSN: 1184-2369   LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 584   LINE COUNT: 00048

...   I don't think they're trying to claim ownership on SET (the Secure
Electronic **Transaction** protocol used for **many   credit   card   payments**
on the Internet)."
    Ballman agrees the chances for litigation are low.

Sylvia Keys   09-May-05 12:51 PM

Even if Open Market...

16/3,K/19   (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

08738946   SUPPLIER NUMBER: 18391103   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Internet Credit Card Transactions Now Secure.
Business Wire, p6141186
June 14, 1996
LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 509   LINE COUNT: 00045

...   Some of this software is complex. Others included automated
software systems with participating banks or **credit   card   transaction**
companies as **third   parties** and involves **many** times more data
transmitted to and from the bank-- to and from the retailer --to...

16/3,K/20   (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

07286500   SUPPLIER NUMBER: 15285547   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Master agreement can reduce risk, save time with multiple swaps.
Pressman, Aaron
Bond Buyer, v308, n29409, p6(2)
May 25, 1994
ISSN: 0732-0469   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT
WORD COUNT: 550   LINE COUNT: 00040

...   master agreement. Introduced in 1985 and updated in 1992, the ISDA
master agreement allows two **parties** to enter **numerous** swaps and related
 transactions under the umbrella of **one** legal contract.
      Swap **transactions** are generally customized to suit the parties
involved. A swap may have an unusual maturity...

16/3,K/21   (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

07220347   SUPPLIER NUMBER: 15234578   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Fed proposes to cut requirements for banks in bilateral netting pacts.
  (Federal Reserve Board; capital requirements)
Cummins, Claudia
American Banker, v159, n52, p2(1)
March 17, 1994
ISSN: 0002-7561   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 578   LINE COUNT: 00048

...   markets, in order to avert new legislation.
      Bilateral netting arrangements enable two firms to reduce **payments**
to each other for **many** different derivatives **transactions** to a **single**
amount.
      Regulators have encouraged drivatives players to use these
arrangements because they limit a firms...

16/3,K/22   (Item 6 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

06666068   SUPPLIER NUMBER: 14080428   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Kroger to offer own MasterCards in Texas.
Nannery, Matt
Supermarket News, v43, n29, p20(1)
July 19, 1993
ISSN: 0039-5803   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 625   LINE COUNT: 00049

...   Institute convention in Chicago.
    Both that chain and Kroger have reduced the costs of accepting
credit   cards by installing "switches" to relay **transactions** directly
to the national **credit   card** provider. **Many** supermarkets go through
third - party processors, adding another level of cost on an already
expensive practice.
    Despite the transaction costs...

16/3,K/23   (Item 7 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

04532261   SUPPLIER NUMBER: 08258994   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Drexel link to Frost woes eyed. (Frost Bros. Inc., bankrupt clothing store)
Orr, Andrea
WWD, v159, n45, p16(1)
March 6, 1990
ISSN: 0149-5380   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT
WORD COUNT: 287   LINE COUNT: 00023

...   to providing some of the financing, Drexel acted as Frost's
investment advisor in these **transactions** .
    Frost is **one** of **several   parties** seeking to have an examiner
appointed in the Drexel Chapter 11 case. At issue is...

16/3,K/24   (Item 8 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

04143431   SUPPLIER NUMBER: 07982862   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Citicorp to acquire merchant credit card business of First Chicago.
PR Newswire, 1219NY045A
Dec 19, 1989
LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT
WORD COUNT: 644   LINE COUNT: 00054

...   centers in Hagerstown, Md., and Sioux Falls, S.D., CAS provides a
wide range of **credit   card** -related authorization, **transaction**
processing and **payment** services for **many** of the best known retail
merchants, airlines, restaurants, hotels and car rental companies
throughout the...

16/3,K/25   (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2005 The Gale Group. All rts. reserv.

Sylvia Keys   09-May-05 12:51 PM

04870620   Supplier Number: 68369180   (USE FORMAT 7 FOR FULLTEXT)
Sabre announces improvement plans for multihosting in 2001.
M2 Presswire, pNA
Dec 22, 2000
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 726

...   PNRs for their trip.
      * Multi-payment capabilities for electronic ticketing - allows a
traveler to use **multiple** forms of **payments** during **one**   **transaction** .
      * Sabre Airport Check-in System International will be enhanced to
feature a new automation process...

 16/3,K/26   (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2005 The Gale Group. All rts. reserv.

01522120   Supplier Number: 42180417   (USE FORMAT 7 FOR FULLTEXT)
MARKETING STRATEGIES/ADVICE: MAKING IT EASIER FOR SHOPPERS TO PAY
Food Marketing Briefs, v5, n7, pN/A
July, 1991
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 169

   (USE FORMAT 7 FOR FULLTEXT)
TEXT:
...for supermarkets. IPS is a payment system service that allows
supermarkets to offer their customers **multiple** in-lane **payment** options
including check, **credit** or **debit**   **card** and Automated Clearing House
transactions .

 16/3,K/27   (Item 1 from file: 9)
DIALOG(R)File   9:Business & Industry(R)
(c) 2005 The Gale Group. All rts. reserv.

1890984 Supplier Number: 24589660   (USE FORMAT 7 OR 9 FOR FULLTEXT)
Smart Cards To Rule In Australia's West
(ERG Card Systems and Intellect form smart card partnership with BankWest)
Newsbytes News Network, p N/A
March 24, 1999
DOCUMENT TYPE: Journal (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 118

TEXT:
...see their ECard "e-purse" system linked to BankWest EFTPOS machines so
consumers can make **multiple** electronic **payment**   **transactions** at a
single terminal. **Several**   hundred of these terminals will be installed
in the Perth market alone during 1999, the...

 16/3,K/28   (Item 2 from file: 9)
DIALOG(R)File   9:Business & Industry(R)
(c) 2005 The Gale Group. All rts. reserv.

Sylvia Keys   09-May-05 12:51 PM

740065 Supplier Number: 23664532   (USE FORMAT 7 OR 9 FOR FULLTEXT)
IndustryNet To Pilot Payment System
(PNC Bank and IndustryNet set up strategic alliance to supply multiple
  payment and financing options for firms to finalize deals in
  Industry.Net's Online Marketplace)
Electronic Buyers News, p 74
October 07, 1996
DOCUMENT TYPE: Journal ISSN: 0164-6362 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 371

     (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...complexity of business-to-business commerce."

The payment system under development will provide companies with **multiple
 payment** options, including **credit   cards** , purchasing **cards** ,
automated clearing house **transactions** , and electronic data interchange/
electronic   funds   transfers .
One component of the pilot project is to develop and interface, based on
ANSI X...

 16/3,K/29   **(Item 1 from file: 15)**
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

02713233 568992991
Is it Time to Consider (or Reconsider) an Employee Stock Ownership Plan?
Kramer, Christopher A
Employee Benefit Plan Review v58n7 PP: 10-11 Jan 2004
ISSN: 0013-6808 JRNL CODE: EBP
WORD COUNT: 1400

...TEXT: process of growing through acquisition, an ESOP can be an
effective tool to benefit both **parties** to the transaction. While **many
transaction** structures are possible, **one** simple structure would involve
a merger of the target with the acquiring company. In this...

 16/3,K/30   **(Item 2 from file: 15)**
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

02220060 80093115
Hacker forces some banks to cancel Visa debit cards
Verton, Dan
Computerworld v35n37 PP: 16 Sep 10, 2001
ISSN: 0010-4841 JRNL CODE: COW
WORD COUNT: 544

...TEXT: FBI and the incident could have been the result of security holes
at one of **several   third – party** companies that process **Visa
transactions** . To date, there is no evidence of fraud stemming from the
incident, the official said...

 16/3,K/31   **(Item 3 from file: 15)**
DIALOG(R)File 15:ABI/Inform(R)

Sylvia Keys   09-May-05 12:51 PM

01143861 97-93255
Expanding beyond core capabilities
Anonymous
Credit Card Management v8n9 PP: S4 Dec 1995
ISSN: 0896-9329 JRNL CODE: CCM
WORD COUNT: 461

...TEXT: card processing businesses.

Anticipating Changing Needs

The new VisaNet Settlement Service consolidates settlement processes for
Visa 's **transaction** processing systems. Today, **many** credit **payment**
transactions undergo a two-step message process for authorization, clearing
and settlement. On the other...

 16/3,K/32   **(Item 4 from file: 15)**
DIALOG(R)File 15:ABI/Inform(R)

00208248 83-19809
Pricing the Hedge to Cut the Cost
Antl, Boris
Euromoney PP: 230-233 May 1983
ISSN: 0014-2433 JRNL CODE: ERM

...ABSTRACT: forward contracts are compared. These include: 1. arbitrage
between foreign exchange and Eurocurrency markets, 2. **single** - **payment** ,
multi -period hedging **transaction** , 3. the average forward-rate method,
4. multi-payment, multi-period hedge based on current...

 16/3,K/33   **(Item 1 from file: 20)**
DIALOG(R)File 20:Dialog Global Reporter

42186806 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Event Brief of Q1 2005 Fiserv Earnings Conference Call - Part 1
FAIR DISCLOSURE WIRE
April 22, 2005
JOURNAL CODE: WFDW   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 4605

      ... 3. Adding to the Co.'s optimism in the segment's organic growth
rate are   **several**   market trends. 1. In **payment** businesses, rapidly
expanding **debit**   **card** , Internet banking, and ATM **transactions**
continue to increase demand for the Co.'s financial processing solutions.
2. In addition, FISV...

 16/3,K/34   **(Item 2 from file: 20)**
DIALOG(R)File 20:Dialog Global Reporter

42186789 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Q1 2005 Fiserv Earnings Conference Call - Part 1
FAIR DISCLOSURE WIRE

April 22, 2005
JOURNAL CODE: WFDW   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 4567

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...   April 18.
   Adding to our optimism in this segment's growth, organic growth rate,
are **several** market trends. First, in our **payment** businesses, rapidly
expanding **debit card** internet banking and ATM **transactions** continue
to increase demand for our financial processing solutions. In addition, our
current pipeline of...

 16/3,K/35   **(Item 3 from file: 20)**
DIALOG(R)File 20:Dialog Global Reporter
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40616622 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Q4 2004 Fiserv Earnings Conference Call - Part 1
FAIR DISCLOSURE WIRE
January 28, 2005
JOURNAL CODE: WFDW   LANGUAGE: English · RECORD TYPE: FULLTEXT
WORD COUNT: 4418

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...   revenue growth strategies.
   Adding to our optimism in this segment's organic revenue growth are
 several market trends. First, in our **payments** businesses, rapidly
expanding **debit card** , internet banking, and ATM **transactions** and the
recent enactment of Check 21 legislation, continue to increase demand for
our financial...

 16/3,K/36   **(Item 4 from file: 20)**
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

39072143 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Lone Star on course for MHB deal
 SECTION TITLE: COMPANIES EUROPE
FINANCIAL TIMES , USA Ed1 20041117U120.081 ed, p20
November 17, 2004
JOURNAL CODE: FFT   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 418

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...   two deals with Hypo Real Estate, the mortgage group, including a
record {XEU}3.6bn **transaction** last month.
   Lone Star is **one** of **several parties** negotiating with Dresdner
Bank over the idea of a joint venture with the bank's...

 16/3,K/37   **(Item 5 from file: 20)**
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

34482494 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Sylvia Keys   09-May-05 12:51 PM

**Event Brief of Q4 2003 Biovail Corporation Earnings Conference Call - Part
  1**
FAIR DISCLOSURE WIRE
March 03, 2004
JOURNAL CODE: WFDW   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 4449

        ...the US; may lead to increased revenue later in the year. 2. Target:
minimum of **one**   out-licensing **transaction** . 1. **Several** interested
 parties   . 2. Impact likely to be later in the year. 3. Without any
out-licensing, revenue...

  16/3,K/38   **(Item 6 from file: 20)**
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

27817222   (USE FORMAT 7 OR 9 FOR FULLTEXT)
Online newspapers show little interest in innovative payment systems
IRISH MARKETING AND ADVERTISING JOURNAL
February 28, 2003
JOURNAL CODE: WIMA   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 1173

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   FT.com secures its content through a protected log-in section, it
only allows for **credit   card   transaction** , cutting out the **many**   new
 payment   solutions on offer across the continent. Although the paper
provides a detailed, multi-layer subscription...

  16/3,K/39   **(Item 7 from file: 20)**
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

19592442   (USE FORMAT 7 OR 9 FOR FULLTEXT)
Punting for change
LAWYER
October 29, 2001
JOURNAL CODE: FLWR   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 884

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   relatively low statutory thresholds. These thresholds were drafted
very broadly and appear to catch global **transactions** even where **one**   of
the **parties** does minimum business in Ireland.
       Many commentators thought that the thresholds were too wide and too
high. Nevertheless, many companies notify...

  16/3,K/40   **(Item 8 from file: 20)**
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

14358761   (USE FORMAT 7 OR 9 FOR FULLTEXT)
SABRE: Sabre announces improvement plans for multihosting in 2001
M2 PRESSWIRE
December 22, 2000

Sylvia Keys   09-May-05 12:51 PM

JOURNAL CODE: WMPR   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 678

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   PNRs for their trip.
     * Multi-payment capabilities for electronic ticketing - allows a
traveler to use **multiple** forms of **payments** during **one** **transaction** .
     * Sabre Airport Check-in System International will be enhanced to
feature a new automation process...

 16/3,K/41   (Item 9 from file: 20)
DIALOG(R)File   20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

14092635   (USE FORMAT 7 OR 9 FOR FULLTEXT)
'Lack of online payment systems hobbling e-biz'
Malcolm Rosario
BUSINESS TIMES (MALAYSIA)
December 06, 2000
JOURNAL CODE: FBTM   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 571

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   will have to be through MEPS. And companies which plan to do
business-to-business **transactions** are required to register with **one** of
the **many** local **payment** solutions operators - the active ones being KUB,
GHL Technologies, IBM Malaysia, and IOI Multimedia.
     This...

 16/3,K/42   (Item 10 from file: 20)
DIALOG(R)File   20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

12707940   (USE FORMAT 7 OR 9 FOR FULLTEXT)
Comerica Enhances Internet Banking Service
PR NEWSWIRE
September 06, 2000
JOURNAL CODE: WPRW   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 610

      ...comerica.com .
     Improved features of Comerica's Web Banking service include the
ability to submit **payment** for **multiple**   **payees**   in a **single**
 transaction   , access updates on the previous day's account activity and
balances as early as 7...

 16/3,K/43   (Item 11 from file: 20)
DIALOG(R)File   20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

12429705   (USE FORMAT 7 OR 9 FOR FULLTEXT)
Virtually paying
N V Sanjeev
ECONOMIC TIMES
August 17, 2000

Sylvia Keys   09-May-05 12:51 PM

JOURNAL CODE: WETI   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 487

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   and implemented in the past few years.
   These   systems   incorporate   the   conventional   forms   of   monetary
transactions : cash, cheque and **credit**   **card** . Currently, **many**
different Internet **payment** systems compete with one another.
   Medium and large purchases: These include items that customers
normally...

 16/3,K/44   (Item 12 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

11998804 (USE FORMAT 7 OR 9 FOR FULLTEXT)
SMEs: Address need for online payments system first
Malcolm Rozario
BUSINESS TIMES (MALAYSIA)
July 19, 2000
JOURNAL CODE: FBTM   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 663

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   will have to be through MEPS.
   SMEs, which plan to do business-to-business (B2B) **transactions** are
required to register with **one** of the **many** local **payment** solutions
providers - the active ones being KUB, GHL Technologies Sdn Bhd, IBM
Malaysia Sdn Bhd...

 16/3,K/45   (Item 13 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

11914234 (USE FORMAT 7 OR 9 FOR FULLTEXT)
The check is in the (e)mail in new Internet payment system
ROB LEVER
AGENCE FRANCE PRESSE
July 12, 2000
JOURNAL CODE: WAFP   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 686

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   said.
   "It was invented in November 1999 and now it looks like it has about
one million to two million **transactions** per month."
   Several   other Web-based **payment** systems have been started in the
wake of PayPal, but Jupiter Communications senior analyst James...

 16/3,K/46   (Item 14 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

11073309

Sylvia Keys   09-May-05 12:51 PM

PLEXUS TIES-UP WITH VERISIGN FOR GATEWAY SOLUTIONS (Plexus will use VeriSign's solutions to establish financial gateways for its clients)
INDIA BUSINESS INSIGHT
April 22, 2000
JOURNAL CODE: WIBI   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 107

    ... solutions offer seamless connectivity, are fast and highly
scalable, reliable and enable management of online **transactions** including
multiple payments using credit, **debit** , purchase and other **cards** .
    VeriSign's solutions will enable Plexus to provide customisable
payment solutions to its B2B and...

 16/3,K/47   (Item 15 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

10698827 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Photographing Lettuces
AFRICA NEWS SERVICE
April 20, 2000
JOURNAL CODE: FANS   LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 320

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   future, Toren promises, customers will be able to have a single
shopping basket catering for **multiple** shopping experiences, and a **single
payment   transaction** covering **multiple** purchases made at different
shops within the DigitalMall.com domain.
    The revamped DigitalMall.com should...

 16/3,K/48   (Item 16 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

08731539 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Security pledge for Net shopping
Clare Cheung
HONG KONG STANDARD
December 16, 1999
JOURNAL CODE: WHKS   LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 264

  (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   secured.
    Shops and customers are informed after the transaction is completed.
The electronic wallet supports **multiple   credit cards** , **payment
instruments** , digital certificates and **transaction** registers.

 16/3,K/49   (Item 17 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

04732771 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Aust's ERG and BankWest in smart-card EFTPOS deal

Sylvia Keys   09-May-05 12:51 PM

AAP NEWS
March 23, 1999
JOURNAL CODE: WAAP   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 142

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

     Consumers   will   be   able   to   make   **multiple**   electronic   **payment**
  transactions   at a   **single**   terminal, and purchase goods and services and
  load value onto a smart card using one...

   16/3,K/50   (Item 18 from file: 20)
   DIALOG(R)File 20:Dialog Global Reporter
   (c) 2005 The Dialog Corp. All rts. reserv.

   02760887   (USE FORMAT 7 OR 9 FOR FULLTEXT)
   NORWAY: CRYPTOGRAPHY MARKET
   U.S. and Foreign Commercial Service (US&FCS)
   INDUSTRY SECTOR ANALYSIS
   July 04, 1998
   JOURNAL CODE: FISA   LANGUAGE: English   RECORD TYPE: FULLTEXT
   WORD COUNT: 1572

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

   ...   s form of electronic commerce in Norway is almost entirely based on
   regular and risky **credit   card   payment   transactions** . **Several** banks
   are   currently collaborating with major credit card operators, and software
   companies to find a...

   16/3,K/51   (Item 1 from file: 476)
   DIALOG(R)File 476:Financial Times Fulltext
   (c) 2005 Financial Times Ltd. All rts. reserv.

   0011629272 A20041117589-233-FT
   COMPANIES EUROPE: Lone Star on course for MHB deal GERMAN BANKING:
   SVEN CLAUSEN, PATRICK JENKINS, ANGELA MAIER and FIDELIUS SCHMID
   Financial Times, USA Ed1 ED, P 20
   Wednesday, November 17, 2004
   DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT
   SECTION HEADING: COMPANIES EUROPE
   Word Count: 417

   ...two deals with Hypo Real Estate, the mortgage group, including a record
   Euros 3.6bn **transaction** last month.

    Lone Star is **one** of **several**   **parties** negotiating with Dresdner Bank
   over the idea of a joint venture with the bank's...

   16/3,K/52   (Item 1 from file: 625)
   DIALOG(R)File 625:American Banker Publications
   (c) 2005 American Banker. All rts. reserv.

   0144294
   * **Fed Proposes to Cut Requirements For Banks in Bilateral Netting Pacts**
   American Banker - March 17, 1994; Pg. 2; Vol. 159, No. 52
   WORD COUNT: 550

Sylvia Keys   09-May-05 12:51 PM

BYLINE:
By CLAUDIA CUMMINS

TEXT:
...markets, in order
to avert new legislation.
    Bilateral netting arrangements enable two firms to reduce **payments** to
each other for **many** different derivatives **transactions** to a **single**
amount.
    Regulators have encouraged derivatives players to use these
arrangements because they limit a firms...

 16/3,K/53   **(Item 1 from file: 626)**
DIALOG(R)File 626:Bond Buyer Full Text
(c) 2005 Bond Buyer. All rts. reserv.

0152831
**Quick Study: Master Agreement Can Reduce Risk, Save Time With Multiple
    Swaps**
The Bond Buyer   - May 25, 1994; Pg. 6; Vol. 308, No. 29409
Word Count: 523

BYLINE:
Aaron Pressman

TEXT:
...master agreement. Introduced in 1985 and updated in
1992, the ISDA master agreement allows two **parties** to enter **numerous**
 swaps
and related **transactions** under the umbrella of **one** legal contract.

    Swap **transactions** are generally customized to suit the parties
involved. A swap may have an unusual maturity...
?

File 344:Chinese Patents Abs Aug 1985-2004/May
          (c) 2004 European Patent Office
File 347:JAPIO Nov 1976-2005/Jan(Updated 050506)
          (c) 2005 JPO & JAPIO
File 350:Derwent WPIX 1963-2005/UD,UM &UP=200529
          (c) 2005 Thomson Derwent
File 348:EUROPEAN PATENTS 1978-2005/May W01
          (c) 2005 European Patent Office
File 349:PCT FULLTEXT 1979-2005/UB=20050505,UT=20050428
          (c) 2005 WIPO/Univentio
File 331:Derwent WPI First View   UD=200528
          (c) 2005 Thomson Derwent
File 371:French Patents 1961-2002/BOPI 200209
          (c) 2002 INPI. All rts. reserv.

Set	Items	Description
S1	40565	(CREDITCARD? OR (CHARGE OR CREDIT OR BANK OR DEBIT OR STORED()VALUE? OR FINANCIAL)(3N)(CARD? ? OR TOKEN? OR INSTRUMENT?))
S2	23633	(VISA OR MASTER()CARD? OR MASTERCARD? OR AMEX OR AMERICAN()EXPRESS OR DISCOVER)
S3	2744	(EFT OR ELECTRONIC()FUND?()TRANSFER?)
S4	6062	(S1 OR S2 OR S3)(5N)TRANSACTION?
S5	11938	(SINGLE OR ONE OR SOLITARY OR SOLE OR LONE)(5N)TRANSACTION?
S6	7009	(MULTIPLE? OR MULTI OR MANY OR SEVERAL OR PLURAL? OR NUMEROUS)(5N)(PAYEE? OR PARTIES OR THIRD()(PARTY OR PARTIES))
S7	2240	(MULTIPLE? OR MULTI OR MANY OR SEVERAL OR PLURAL? OR NUMEROUS)(5N)PAYMENT?
S8	460	(S6 OR S7)(5N)(DELIVER? OR SEND OR SENDS OR SENDING OR TRANSMISS? OR TRANSMIT? OR FORWARD? OR COLLECT?)
S9	0	AU=FRANCISCO, P? OR FRANCISCO P? OR PETSCHAUER, F? OR PETSCHAUER F?
S10	15795	S4 OR S5
S11	8	S10(5N)S8
S12	109	S10(5N)(S6 OR S7)
S13	9	S12 AND G06F
S14	9	S13 NOT S11
S15	90	AU=(FRANCISCO, P? OR FRANCISCO P? OR PETSCHAUER, F? OR PETSCHAUER F?)
S16	4	S15 AND (S1 OR S2 OR S3)

11/3,K/1   (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2005 Thomson Derwent. All rts. reserv.

013576263   **Image available**
WPI Acc No: 2001-060470/200107
XRPX Acc No: N01-045268
   **Billing package operating method for use in transactions, involves
   accessing of web pages by registered user for browsing and product
   selections and billing for time spent in browsing web pages or pages
   downloaded**
Patent Assignee: ROSE E M (ROSE-I)
Inventor: ROSE E M
Number of Countries: 085 Number of Patents: 002
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
WO 200055779   A1   20000921 WO 99US5777   A   19990317 200107 B
AU 9930080   A   20001004 AU 9930080   A   19990317 200107
                                 WO 99US5777   A   19990317

Priority Applications (No Type Date): WO 99US5777 A 19990317
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
WO 200055779 A1 E 20 G06F-017/60
   Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU
   CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
   LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL
   TJ TM TR TT UA UG US UZ VN YU ZA ZW
   Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
   IE IT KE LS LU MC MW NL OA PT SD SE SL SZ UG ZW
AU 9930080   A   G06F-017/60   Based on patent WO 200055779

Abstract (Basic):
...   terms or words to search for desired products, services and data
   from a desired web. **Payment** processing involves converting   **multi**
   currency **transactions** , **collecting** multiple products as **one** debit
   from the user, handling credits, wires, fax calls and other services
   and products for...

 11/3,K/2   (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2005 European Patent Office. All rts. reserv.

01878336
Payment release system
Zahlungsbewilligungssystem
System d'autorisation paiement
PATENT ASSIGNEE:
  PITNEY BOWES INC., (244964), One Elmcroft Road, Stamford, CT 06926-0700,
    (US), (Applicant designated States: all)
INVENTOR:
  Monsen, Erik, D., N., 9 Wheatfield Circle, Shelton CT 06484, (US)
  Ketan, Anuja, S., 12 Belinsky Circle, Oxford CT 06478, (US)
  Heiden, Richard, W., 4 Deborah Drive, Huntington CT 06484, (US)
  Sansone, Ronald, P., 4 Trails End Road, Weston CT 06883, (US)
LEGAL REPRESENTATIVE:
  HOFFMANN - EITLE (101511), Patent- und Rechtsanwalte Arabellastrasse 4,
    81925 Munchen, (DE)
PATENT (CC, No, Kind, Date): EP 1521217 A1 050406 (Basic)

Sylvia Keys   09-May-05 10:39 AM

APPLICATION (CC, No, Date):   EP 2004021045 040903;
PRIORITY (CC, No, Date): US 656354 030905
DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
   HU; IE; IT; LI; LU; MC; NL; PL; PT; RO; SE; SI; SK; TR
EXTENDED DESIGNATED STATES: AL; HR; LT; LV; MK
INTERNATIONAL PATENT CLASS: G07B-017/00; G06F-017/60
ABSTRACT WORD COUNT: 133
NOTE:
   Figure number on first page: 3

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
      CLAIMS A (English) 200514   678
      SPEC A   (English) 200514   5049
Total word count - document A   5727
Total word count - document B   0
Total word count - documents A + B   5727

...SPECIFICATION item. The method includes registering each one of a
   plurality of receiving parties with a **transaction** module and
   registering each **one** of a **plurality** of **sending** **parties** with the
   transaction module. An identifier is generated and associated with a
   particular sending party...

...CLAIMS of an item comprising:
   registering each one of a plurality of receiving parties with a
      transaction module;
   registering each **one** of a **plurality** of **sending** **parties** with the
      transaction module;
   generating an identifier;
   associating the identifier with a particular sending party...

...item comprising:
   means for registering each one of a plurality of receiving parties with
      a **transaction** database;
   means for registering each **one** of a **plurality** of **sending** **parties**
      with the transaction database;
   means for generating an identifier;
   means for associating the identifier with...

 11/3,K/3   (Item 2 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2005 European Patent Office. All rts. reserv.

01796015
Mobile electronic commerce system
Mobiles elektronisches Handelssystem
Systeme de commerce electronique mobile
PATENT ASSIGNEE:
   MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD, (216884), 1006, Oaza-Kadoma,
      Kadoma-shi, Osaka 571-0000, (JP), (Applicant designated States: all)
INVENTOR:
   Takayama, Hisashi, 5-6-12-104 Matsubara, Setagaya-ku Tokyo 156-0043, (JP)
LEGAL REPRESENTATIVE:
   Grunecker, Kinkeldey, Stockmair & Schwanhausser Anwaltssozietat (100721)
   , Maximilianstrasse 58, 80538 Munchen, (DE)
PATENT (CC, No, Kind, Date): EP 1467300 A1 041013 (Basic)
APPLICATION (CC, No, Date):   EP 2004015278 980813;

PRIORITY (CC, No, Date): JP 97230564 970813
DESIGNATED STATES: DE; FR; GB
RELATED PARENT NUMBER(S) - PN (AN):
  EP 950968 (EP 98937807)
INTERNATIONAL PATENT CLASS: G06F-017/60; H04Q-007/32; G07F-007/08
ABSTRACT WORD COUNT: 150
NOTE:
  Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language Update   Word Count
     CLAIMS A (English) 200442   17631
     SPEC A   (English) 200442   160348
Total word count - document A   177979
Total word count - document B   0
Total word count - documents A + B 177979

  ...SPECIFICATION described while referring to Figs. 1 to 137.
    In an electronic commerce system according to **one** embodiment of the
  present invention, a user (individual consumer) purchases, as electronic
  information, various types of tickets, **payment** cards or telephone cards
  through a network. Thereafter, wireless communication is employed for the
  examination...

  11/3,K/4   (Item 3 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2005 European Patent Office. All rts. reserv.

01030324
MOBILE ELECTRONIC COMMERCE SYSTEM
MOBILES ELEKTRONISCHES HANDELSSYSTEM
SYSTEME DE COMMERCE ELECTRONIQUE MOBILE
PATENT ASSIGNEE:
  MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD, (216884), 1006, Oaza-Kadoma,
    Kadoma-shi, Osaka 571-0000, (JP), (Applicant designated States: all)
INVENTOR:
  TAKAYAMA, Hisashi, 5-6-12-104, Matsubara, Setagaya-ku, Tokyo 156-0043,
    (JP)
LEGAL REPRESENTATIVE:
  Grunecker, Kinkeldey, Stockmair & Schwanhausser Anwaltssozietat (100721)
    , Maximilianstrasse 58, 80538 Munchen, (DE)
PATENT (CC, No, Kind, Date): EP 950968 A1 991020 (Basic)
                              WO 9909502 990225
APPLICATION (CC, No, Date):   EP 98937807 980813; WO 98JP3608 980813
PRIORITY (CC, No, Date): JP 97230564 970813
DESIGNATED STATES: DE; FR; GB
RELATED DIVISIONAL NUMBER(S) - PN (AN):
    (EP 2004015278)
INTERNATIONAL PATENT CLASS: G06F-017/60
ABSTRACT WORD COUNT: 150
NOTE:
  Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; Japanese
FULLTEXT AVAILABILITY:
Available Text Language Update   Word Count
     CLAIMS A (English) 9942   17239
     SPEC A   (English) 9942   160346
Total word count - document A   177585

Sylvia Keys   09-May-05 10:39 AM

Total word count - document B   0
Total word count - documents A + B   177585

...SPECIFICATION described while referring to Figs. 1 to 137.
   In an electronic commerce system according to **one** embodiment of the
   present invention, a user (individual consumer) purchases, as electronic
   information, various types...

 11/3,K/5   (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2005 WIPO/Univentio. All rts. reserv.

01060394   **Image available**
SIGNATURE SCHEMES USING BILINEAR MAPPINGS
SYSTEMES   D'ARRANGEMENT   DE   SIGNATURES   AU   MOYEN   DE   CORRESPONDANCES
   BILINEAIRES
Patent Applicant/Assignee:
  DOCOMO COMMUNICATIONS LABORATORIES USA INC, 181 Metro Drive, Suite 300,
    San Jose, CA 95110, US, US (Residence), US (Nationality), (For all
    designated states except: US)
Patent Applicant/Inventor:
  GENTRY Craig B, 708 Muir Drive, Mountain View, CA 94041, US, US
    (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
  HORIE Tadashi (agent), Brinks Hofer Gilson & Lione, P.O. Box 10087,
    Chicago, IL 60610, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200390429 A1 20031030 (WO 0390429)
  Application: WO 2003US11821 20030415 (PCT/WO US0311821)
  Priority Application: US 2002372668 20020415
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PH PL PT RO RU SC SD SE
  SG SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
  SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 13527

Fulltext Availability:
  Detailed Description

Detailed Description
... combined multisignature of n signers is shorter than n separate
   signatures.

   This is convenient for **transactions** that require **one** of the **parties**
   to acquire pre-approval from **multiple** sources and **forward** this
   multiple pre-approval prior to the transaction. As described above, until
   now, there has...

 11/3,K/6   (Item 2 from file: 349)

Sylvia Keys   09-May-05 10:39 AM

00905162   **Image available**
**SYSTEM   AND   METHOD   FOR   POS   FINANCIAL   TRANSACTIONS   BASED   ON   SECURE
    COMMUNICATIONS OVER·A PUBLIC NETWORK**
**SYSTEME   ET   PROCEDE   POUR   MENER   A   BIEN   UNE   TRANSACTION   FINANCIERE   SUR   UN
    POINT   DE   VENTE   AVEC   UTILISATION   DE   COMMUNICATIONS   ELECTRONIQUES
    SECURISEES VIA UN RESEAU PUBLIC ACTIF A PLEIN TEMPS**
Patent Applicant/Assignee:
  PAYMATE NET CORPORATION, 9420 Research Boulevard, Echelon III, Suite 160,
    Austin, TX 78759, US, US (Residence), US (Nationality), (For all
    designated states except: US)
Patent Applicant/Inventor:
  THOMPSON R William, 9305 Scenic Bluff Drive, Austin, TX 78733, US, US
    (Residence), US (Nationality), (Designated only for: US)
  SPENCE J Stanford, 7209 Valburn Drive, Austin, TX 78731, US, US
    (Residence), US (Nationality), (Designated only for: US)
  JONES Allan L, 209 North Stone, Round Rock, TX 78664, US, US (Residence),
    US (Nationality), (Designated only for: US)
  MELLO Matthew M, P.O. Box 200369, Austin, TX 78720, US, US (Residence),
    US (Nationality), (Designated only for: US)
  HEILVEIL Andrew L, 13271 Kerrville Folkway, Austin, TX 78729, US, US
    (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
  SKALE Andrew D (et al) (agent), Brobeck, Phleger & Harrison, 12390 El
    Camino Real, San Diego, CA 92130, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200239226 A2-A3 20020516 (WO 0239226)·
  Application: WO 2001US47155 20011108   (PCT/WO US0147155)
  Priority Application: US 2000710283 20001110
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
  SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 7052
Fulltext Availability:
  Detailed Description

Detailed Description
... for the multiple-POS businesses to instead use a single telephone line
  to handle the **multiple** -POS transactions. For example, various **parties**
  have developed systems for **transmitting   multiple** -POS **transactions**
  over a **single** telephone line, such as that described by U.S. Pat. No.
  5,500,890 to...

 11/3,K/7   (Item 3 from file: 349)

Sylvia Keys   09-May-05 10:39 AM

00761431
A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PROVIDING COMMERCE-RELATED WEB APPLICATION SERVICES
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE DE SERVICES D'APPLICATION DANS LE WEB LIES AU COMMERCE
Patent Applicant/Assignee:
  ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US
    (Residence), US (Nationality)
Inventor(s):
  GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,
  MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,
  BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,
Legal Representative:
  BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,
    Minneapolis, MN 55402-0903, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200073957 A2-A3 20001207 (WO 0073957)
  Application: WO 2000US14420 20000525 (PCT/WO US0014420)
  Priority Application: US 99321492 19990527
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY CA CH CN CR CU CZ
  CZ (utility model) DE DE (utility model) DK DK (utility model) DM DZ EE
  EE (utility model) ES FI FI (utility model) GB GD GE GH GM HR HU ID IL IN
  IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT LU LV MA MD MG MK
  MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK (utility model) SL TJ TM
  TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 150171

Fulltext Availability:
  Detailed Description

Detailed Description
... Managemen
  Implementation Considerations
  a) Multi-site Development
  In the case of systems being developed by **multiple parties** or across
  multiple locations, it is vital that a process of regular communication
  is implemented. This communication should...

 11/3,K/8   (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2005 WIPO/Univentio. All rts. reserv.

00742408   **Image available**
BILLING PACKAGE FOR WEB PAGE UTILIZATION
ENSEMBLE DE FACTURATION POUR L'UTILISATION DE PAGES WEB
Patent Applicant/Inventor:
  ROSE Edward M, Hampton House Apartments, Apartment 212, 10017 Lake
    Avenue, Cleveland, OH 44102, US, US (Residence), GB (Nationality)
Legal Representative:
  LITMAN Richard C, Litman Law Offices, Ltd., Crystal City Station, P.O.

Box 15035, Arlington, VA 22215-0035, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200055779 A1 20000921 (WO 0055779)
  Application: WO 99US5777 19990317 (PCT/WO US9905777)
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH
  GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN
  MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU
  ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW SD SL SZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 3923

Fulltext Availability:
  Claims

Claim
... ceasing billing once the user indicates they have
  completed, and recording a billing stamp;
  processing **payment** including converting **multi**
  currency **transactions** , **collecting** multiple products
  as **one** debit from the user, handling credits, wires,
  fax calls, and other services and products for...
?

14/3,K/1   (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2005 JPO & JAPIO. All rts. reserv.

07564892   **Image available**
SYSTEM AND METHOD FOR TRANSACTION SUPPORT FOR SUPPORTING SUITABLE CONTRACT
MAKING ON TRANSACTION MARKET

PUB. NO.:   2003-058733 [JP 2003058733 A]
PUBLISHED: February 28, 2003 (20030228)
INVENTOR(s): TOYAMA SETSUO
              ISHIDA MASAMI
APPLICANT(s): NIPPON YUNISHISU KK
APPL. NO.:   2001-248205 [JP 2001248205]
FILED: August 17, 2001 (20010817)

ABSTRACT
... SOLVED: To make exactly and speedily processable a contract for a
transaction on respectively different **transaction** conditions for every
 one of a **plurality** of **parties** concerned of transaction without
interposing a mediator.

SOLUTION: This transaction support system is provided with...

14/3,K/2   (Item 2 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2005 JPO & JAPIO. All rts. reserv.

07214708   **Image available**
CENTER DEVICE IN PAYMENT SYSTEM USING PAYMENT CARD, PAYMENT METHOD,
COMPUTER SYSTEM, PAYMENT CARD, AND PROCESSING METHOD

PUB. NO.:   2002-083145 [JP 2002083145 A]
PUBLISHED: March 22, 2002 (20020322)
INVENTOR(s): ISHIBASHI AKIRA
              SAKASHITA MASAHIRO
              NAKAGAWA MASAYUKI
              YODA TAKAO
              TAKEDA MASASHI
APPLICANT(s): HITACHI LTD
              HITACHI CAPITAL CORP
APPL. NO.:   2001-196406 [JP 2001196406]
FILED: June 28, 2001 (20010628)
PRIORITY: 2000-196813 [JP 2000196813], JP (Japan), June 29, 2000
              (20000629)

ABSTRACT
... payment card is used in an affiliated shop, a transaction terminal 14
identifies that the **payment** card has a **plurality** of **credit** **card**
 functions and carries out a **transaction** with the customer by connecting
to the center device 15 in a transaction by the...

14/3,K/3   (Item 3 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2005 JPO & JAPIO. All rts. reserv.

07156235   **Image available**
ELECTRONIC TRANSACTION MANAGEMENT SYSTEM

Sylvia Keys   09-May-05 10:43 AM

PUB. NO.:   2002-024618 [JP 2002024618 A]
PUBLISHED: January 25, 2002 (20020125)
INVENTOR(s):   BRIAN JAMES MALFORD
APPLICANT(s):   ESCROW.COM INC
APPL. NO.:   2001-144183 [JP 2001144183]
FILED: May 15, 2001 (20010515)
PRIORITY: 00 591797 [US 2000591797], US (United States of America),
                June 12, 2000 (20000612)

ABSTRACT
... to provide a transaction management system capable of managing a
multifactorial trade including multiple purchasers, **multiple** sellers,
multiple assets, and **multiple** **payments** , although only a **transaction**
comprising a **single** seller, a **single** purchases, a single asset, and a
single payment can be managed in a present commerce...

 14/3,K/4   **(Item 4 from file: 347)**
DIALOG(R)File 347:JAPIO
(c) 2005 JPO & JAPIO. All rts. reserv.

05285964   **Image available**
POS SYSTEM

PUB. NO.:   08-241464 [JP 8241464 A]
PUBLISHED: September 17, 1996 (19960917)
INVENTOR(s):   TADOKORO TOSHIHIRO
                SAITO TAKESHI
                KURIHARA TAKAYUKI
                SAKAMOTO MASAO
APPLICANT(s):   HITACHI LTD [000510] (A Japanese Company or Corporation), JP
                (Japan)
                HITACHI COMPUT ENG CORP LTD [472484] (A Japanese Company or
                Corporation), JP (Japan)
APPL. NO.:   07-043835 [JP 9543835]
FILED: March 03, 1995 (19950303)

ABSTRACT
...time of the completion of input of payments in the case of the existence
of **plural** **payment** methods in **one** **transaction** .

 14/3,K/5   **(Item 5 from file: 347)**
DIALOG(R)File 347:JAPIO
(c) 2005 JPO & JAPIO. All rts. reserv.

05003649   **Image available**
AUTOMATIC TELLER MACHINE

PUB. NO.:   07-296249 [JP 7296249 A]
PUBLISHED: November 10, 1995 (19951110).
INVENTOR(s):   ISHIGURO SHOSUKE
                ONISHI TAKESHI
                ABE HIROYUKI
APPLICANT(s):   HITACHI LTD [000510] (A Japanese Company or Corporation), JP
                (Japan)
APPL. NO.:   06-083058 [JP 9483058]
FILED: April 21, 1994 (19940421)

ABSTRACT

Sylvia Keys   09-May-05 10:43 AM

... revised content. Thus, the control section 9 realizes the transfer from one account into other **plural** accounts, and **payment** from **plural** accounts to other **one** account in **one** **transaction** simultaneously altogether and executes transfer, deposit and **payment** among **plural** accounts simultaneously in **one** **transaction** altogether.

14/3,K/6   (Item 6 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2005 JPO & JAPIO. All rts. reserv.

03250970
AUTOMATIC TRANSACTION DEVICE

PUB. NO.:   02-226470 [JP 2226470 A]
PUBLISHED: September 10, 1990 (19900910)
INVENTOR(s):   SUGIMURA TAKASHI
APPLICANT(s):   TOSHIBA CORP [000307] (A Japanese Company or Corporation), JP
                (Japan)
APPL. NO.:   01-047223 [JP 8947223]
FILED: February 28, 1989 (19890228)
JOURNAL: Section: P, Section No. 1135, Vol. 14, No. 534, Pg. 82,
                November 26, 1990 (19901126)

                              ABSTRACT
...CONSTITUTION: By the operation of a user, whether he desires a **single** **payment** **transaction** or the **plural** ones can be selectively designated, and when the plural transactions are designated, the change is...

... inserting the recording medium into the accepting means, selection designation whether the user desires a **single** **payment** **transaction** or the **plural** ones can be omitted, the operating procedure can be simplified, and the transaction time can...

14/3,K/7   (Item 7 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2005 JPO & JAPIO. All rts. reserv.

02886176   **Image available**
AUTOMATIC TELLER MACHINE

PUB. NO.:   01-183776 [JP 1183776 A]
PUBLISHED: July 21, 1989 (19890721)
INVENTOR(s):   MORITO AKIRA
                NIWA HIROKAZU
                MURAKAMI HITOSHI
                IKEDA KOJI
APPLICANT(s):   TOSHIBA CORP [000307] (A Japanese Company or Corporation), JP
                (Japan)
                NIPPON CONLUX CO LTD [457317] (A Japanese Company or
                Corporation), JP (Japan)
APPL. NO.:   63-007957 [JP 887957]
FILED: January 18, 1988 (19880118)
JOURNAL: Section: P, Section No. 948, Vol. 13, No. 467, Pg. 93,
                October 23, 1989 (19891023)

                              ABSTRACT
... a corresponding signal to a main controller. According to the operation of the user, only **one** **payment** **transaction** or the **plural** successive

payment transactions can be selected and designated and when the plural
payment transactions are designated, they...

14/3,K/8   (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2005 WIPO/Univentio. All rts. reserv.

00732012   **Image available**
SYSTEMS AND METHODS OF PAYING FOR COMMERCIAL TRANSACTIONS
SYSTEMES ET PROCEDES DE PAIEMENT DE TRANSACTIONS COMMERCIALES
Patent Applicant/Assignee:
  724 SOLUTIONS INC, Suite 702, 4101 Yonge Street, Toronto, Ontario M2P 1N6
    , CA, CA (Residence), CA (Nationality), (For all designated states
    except: US)
Patent Applicant/Inventor:
  MCLELLAN Kerry, R.R.#1, Westfield, New Brunswick E0G 3J0, CA, CA ·
    (Residence), CA (Nationality), (Designated only for: US)
  ERICKSON Christopher, 281 Bessborough Drive, Toronto, Ontario M4G 3K7, CA
    , CA (Residence), CA (Nationality), (Designated only for: US)
Legal Representative:
  PILLAY Kevin, Orange & Chari, 4900-55 King Street West,P.O.Box 190,
    Toronto Dominion Bank Tower, Toronto-Dominion Centre, Toronto, Ontario
    M5K 1H6, CA
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200045349 A1 20000803 (WO 0045349)
  Application: WO 2000CA56 20000127   (PCT/WO CA0000056) ·
  Priority Application: US 99238331 19990127
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB
  GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
  MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA
  UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 5254

Fulltext Availability:
  Claims

Claim
... coupled to said financial persona server and configured to receive
  transaction information about said conunercial **transaction** , to request
  one of said **plurality** of **payment** options from said financial persona
  server, to receive said one of said payment options and...B. FIELDS
  SEARCHED
  Minimum documentation searched (classification system followed by
  classification symbols)
  IPC 7 G07F **G06F**
  Documentation searched other than minimum documentation to the extent
  that such documents are included in...

14/3,K/9   (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00730975   **Image available**
A METHOD AND APPARATUS OF PROVIDING SECURE TRANSACTIONS ON A NETWORK
PROCEDE ET DISPOSITIF ASSURANT DES TRANSACTIONS SURES SUR UN RESEAU
Patent Applicant/Assignee:
  SONY ELECTRONICS INC, A Delaware Corporation, 1 Sony Drive, Park Ridge,
    NJ 07656, US, US (Residence), US (Nationality)
Inventor(s):
  NAKANO Masahiro, 1084 Golden Way, Los Altos, CA 94024, US
  TOFT Rolf, 121 Colorado Avenue, Palo Alto, CA 94301, US
  FUJII Toshiya, 450 Oak Grove Avenue, #105, Menlo Park, CA 94025, US
  HEADLEY Kent Lawrence, 1573 Camino Monde, San Jose, CA 95125, US
  ROSIN Robert Bradley, 2 Soldiers Field Park, #502, Boston, MA 02163, US
Legal Representative:
  TACHNER Adam H, Crosby, Heafey, Roach & May, Suite 1900, 4 Embarcadero
    Center, San Francisco, CA 94111-4106, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200043962 A1 20000727 (WO 0043962)
  Application: WO 2000US1379 20000119 (PCT/WO US0001379)
  Priority Application: US 99233765 19990120
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE
  GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK
  MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU
  ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 6352

Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... same as the ubiquitous bank card with its magnetic stripe that is used
  as the **payment   instrument** for **numerous   financial   transactions** .
  For purposes of this patent, the term "smart card' will be used
  synonymously with "ICC...

Claim
... FIELDS SEARCHED
  Minimum documentation searched (classification system followed by
  classification symbols)
  IPC 7 G07F H04M **G06F** H04L H04N
  Documentation searched other than minimum documentation to the extent
  that such documents are...
?

16/3,K/1   (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2005 Thomson Derwent. All rts. reserv.

013500417   **Image available**
WPI Acc No: 2000-672358/200065
XRPX Acc No: N00-498482
  **Point of sale tax reporting and automatic collection system with tax
  register**
Patent Assignee: FRANCISCO P A (FRAN-I); PETSCHAUER F J (PETS-I)
Inventor: **FRANCISCO P A ; PETSCHAUER F J**
Number of Countries: 019 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200030001	A1	20000525	WO 99US2666	A	19990208	200065	B
EP 1131751	A1	20010912	EP 99904605	A	19990208	200155	
			WO 99US2666	A	19990208		

Priority Applications (No Type Date): US 98195105 A 19981118
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200030001	A1	E	40	G06F-017/60	

    Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU
    MC NL PT SE

EP 1131751	A1	E		G06F-017/60	Based on patent WO 200030001

    Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI
    LU MC NL PT SE

Inventor: **FRANCISCO P A ...**

... **PETSCHAUER F J**

Abstract (Basic):
...   The transaction data and use tax data are forwarded to either
    the state agency and **credit card** processing company for processing.
    The computer and memory at the state agency receive and store the
    forwarded use tax data from either of the **credit card** processing
    company and merchant·at the retailer location. The communication link
    permits the tax register...

...in e.g. restaurants where tips are customary. Applicable to all
    purchases from consumers using **credit** or **debit card** , and anything
    bought at a local store, over the phone, and through mail or e-commerce
    using **credit** or **debit card** for payment. Tax is charged to buyer
    at the point of sale and routed directly...

16/3,K/2   (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2005 WIPO/Univentio. All rts. reserv.

01174165   **Image available**
**SYSTEM AND METHOD FOR MOBILE UNIT SESSION MANAGEMENT ACROSS A WIRELESS
    COMMUNICATION NETWORK**
**SYSTEME ET PROCEDE POUR LA GESTION DE SESSION D'UNITE MOBILE SUR RESEAU DE
    COMMUNICATION SANS FIL**
Patent Applicant/Assignee:
  CHANTRY NETWORKS INC, 1900 Minnesota Court, Suite 125, Mississauga,
    Ontario L5N 3C9, CA, CA (Residence), CA (Nationality), (For all
    designated states except: US)

Sylvia Keys   09-May-05 10:49 AM

Patent Applicant/Inventor:
  MYERS Robert L, 3149 Spring Creek Crescent, Mississauga, Ontario L5N 4S2,
    CA, CA (Residence), CA (Nationality), (Designated only for: US)
    FRANCISCO Paulo Neves , 455 Apache Court, Unit 26, Mississauga, Ontario
    L4Z 3W8, CA, CA (Residence), CA (Nationality), (Designated only for:
    US)
  MONTEMURRO Michael P, 35 Lessard Avenue, Toronto, Ontario M6S 1X6, CA, CA
    (Residence), CA (Nationality), (Designated only for: US)
  HALLIOP Ania, 503 Durie Street, Toronto, Ontario M6S 3G8, CA, CA
    (Residence), CA (Nationality), (Designated only for: US)
  CHVETS Ivan, 675 Martin Grove Road, Apt. 604, Toronto, Ontario M9R 3T5,
    CA, CA (Residence), RU (Nationality), (Designated only for: US
Legal Representative:
  BERESKIN & PARR (agent), 40 King Street West, 40th Floor, Toronto,
    Ontario M5H 3Y2, CA,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200498143 A1 20041111 (WO 0498143)
  Application: WO 2004CA652 20040428   (PCT/WO CA04000652)
  Priority Application: US 2003465798 20030428
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
  AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
  DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
  LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO
  RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PL PT RO
  SE SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 19053
Patent Applicant/Inventor:
... Designated only for: US)
    FRANCISCO Paulo Neves ...
Fulltext Availability:
  Detailed Description

Detailed Description
... unit 18 during connection of the mobile unit 30, access controller 16
  is able to **discover** VNS factors for the mobile unit communication
  session and to 0 establish a communication session...

...address) radio unit 18 then uses ruDiscov 77 along with
  Service Discovery Protocol (SLP) to **discover** an appropriate area
  service
  access controller 16. It should be understood that the SLP is...

...configured for dynamic discovery,
  Service Location Protocol (SLP) is used by radio unit 18 to **discover**
  the
  location of access controller 16. However, if wireless network 10 is
  configured
  for static...radio unit 18 to access controller 16.

  Access controller 16 then uses this data to **discover** a number of
  certain so-called VNS factors" associated with the mobile unit session,
  These...

...VN 200. The Service Location Protocol (SLP) is used to allow VN agents
   204 to **discover** the VN manager 202. VN manager
   202 and VN agents 204 use DHCP option 78...

 16/3,K/3   **(Item 2 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
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00566628   **Image available**
**POINT OF SALE TAX REPORTING AND AUTOMATIC COLLECTION SYSTEM WITH TAX
   REGISTER**
SYSTEME DE DECLARATION ET DE RECOUVREMENT AUTOMATIQUE DES TAXES POUR POINT
   DE VENTE, COMPORTANT UN REGISTRE DES TAXES
Patent Applicant/Assignee:
   FRANCISCO Paul A,
   PETSCHAUER Frederick J,
Inventor(s):
   FRANCISCO Paul A ,
   PETSCHAUER Frederick J
Patent and Priority Information (Country, Number, Date):
   Patent: WO 200030001 A1 20000525 (WO 0030001)
   Application: WO 99US2666 19990208   (PCT/WO US9902666)
   Priority Application: US 98195105 19981118
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
   AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
Publication Language: English
Fulltext Word Count: 6975
Inventor(s):
   FRANCISCO Paul A ...

   ... PETSCHAUER Frederick J
Fulltext Availability:
   Detailed Description
   Claims

English Abstract
   ...any retail location (213). During the time of the transaction when
   payment is made by **credit card , debit card ,** or any other form of
   electronic payment, the tax due to the Government is added as an
   additional, separate amount to the consumer's **credit card** or other
   form of electronic payment (209), and based on instructions from the tax
   register...

Detailed Description
... information.

   In certain embodiments, the invention relates to all
   purchases from consumers that use a **credit** or **debit card**
   or any form of electronic payment. Anything that is
   bought whether at the local store, over the phone or
   through the mail or e-commerce, and a **credit** or **debit**
   card is used to make payment, the tax may be charged to
   the buyer at the...

...sale and routed directly or
   indirectly to the appropriate state bank (e.g. handling
   the **credit card** account or the like) or other monetary or

tax authority.

This invention will now be...around an upgradeable 486SX 25
MHZ processor. The system has a POS keyboard with
integrated **credit   card** reader and bar code decoder,
receipt printer, VGA monitor, and cash drawer. The
software may...
...to be debited an amount corresponding
to the sales tax collected by the retailer. Conventional
electronic   fund   transfer techniques may be utilized to
debit retailer account 21.

Computer 13 is also in communication...10, as illustrated in Figure 3(a),
includes retailer register 8, memory 15, printer 59,
credit   card scanner 61, and optionally computer 63.

Retail register 8, made up of one or more...

...15 can then be
periodically accessed by register 8 and forwarded to
computer 13.

Conventional **credit   card** scanner 61, which is either
integrally formed with register 8 or separate and
independent with...

...as to
allow consumers to pay the retailer at location 10 by way
18
of **credit** or **debit   card** in a known manner. Scanner 61 is
in communication with **credit   card** verifying source(s) 63
via conventional telephone line(s) so that scanner 61 may
check input **credit   card** numbers to ensure their validity.

The "or" block 65 illustrated in Figure 3(a) is provided
so as to illustrate the fact that if **credit   card** scanner
61 is separate and independent from register 8, then
scanner 61 is directly in communication with **credit   card**
verifying source 63, but when scanner 61 and register 8
are integrally formed as one...205 calculates the Virginia use tax to
be charged against the consumer's account or **credit   card** .

After this tax has been calculated at 205, the consumer
is given a receipt 7...

...calculated at 205, the retailer ships the purchased goods
to the consumer and initiates a **credit   card** transaction
at 207, given the fact that the consumer has purchased
the goods with a **credit   card** . In step 207, tax register
8 instructs the system and coordinates the **credit   card**
transaction via a modem which is in communication with
the **credit   card** company. Thus, the **credit   card** company
at 209 charges the **credit   card** of the consumer with both
the sales price and the tax (e.g. use tax...

...goods are not being shipped out-of-state).

Still referring to Figure 6, after the **credit   card**
transaction has been completed, the amount of the sale is
dispersed to the retailer at...

...of claim 9, wherein the system
  includes means at the retailer location for accessing a
  credit   card company in response to the transaction so
  that the **credit   card** company automatically charges the
  consumer's **credit   card** with both the sales price and a
  use tax based upon a destination to which...

...goods be shipped.

  12 The system of claim 11, further including means
  for allowing the **credit   card** company to forward use tax
  3 charged to the consumer to the state agency whereby...

 16/3,K/4   (Item 3 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2005 WIPO/Univentio. All rts. reserv.

00354434
**POINT OF SALE TAX REPORTING AND AUTOMATIC COLLECTION SYSTEM WITH TAX
    REGISTER**
**SYSTEME DE DECLARATION ET DE COLLECTE AUTOMATIQUE DE TAXES DANS LES POINTS
    DE VENTE, AVEC REGISTRE DES TAXES**
Patent Applicant/Assignee:
  FRANCISCO Paul A,
  PETSCHAUER Frederick J,
Inventor(s):
   FRANCISCO Paul A ,
   PETSCHAUER Frederick J
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9636948 A2 19961121
  Application: WO 96US6766 19960510   (PCT/WO US9606766)
  Priority Application: US 95438890 19950510
Designated States:
(Protection type is "patent" unless otherwise stated – for applications
prior to 2004)
  CA JP RU AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE
Publication Language: English
Fulltext Word Count: 6363
Inventor(s):
  FRANCISCO Paul A ...

  ... PETSCHAUER Frederick J
Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... around an upgradeable 486SX 25
  MHz processor. The system has a POS keyboard with
  integrated **credit   card** reader and bar code decoder,
  receipt printer, VGA monitor, and cash drawer. The
  software may...to be debited an amount corresponding
  to the sales tax collected by the retailer. Conventional
  electronic   fund   transfer techniques may be utilized to
  debit retailer account 21,
  Computer 13 is also it communication...10, as illustrated in Figure 3(a),
  includes retailer register 8, memory 15, printer 59,
   credit   card scanner 61, and optionally computer 63.

Sylvia Keys   09-May-05 10:49 AM

Retail register 8, made up of one or more...15 can thenbe
14
periodically accessed by register 8 and forwarded to
computer 13,
Conventional **credit** **card** scanner 61, which is either
integrally formed with register 8 or separate and
independent with...

...so as to
allow consumers to pay the retailer at location 10 by way
of **credit** or **debit** **card** in a known manner, Scanner 61 is
in communication with **credit** **card** verifying tource(s) 63
via conventional telephone line(s) so that scanner 61 may
check input **credit** **card** numbers to ensure their validity.

The "or" block 65 illustrated in Figure 3(a) is provided
so as to illustrate the fact that if **credit** **card** scanner
61 is separate and independent from register 8, then
scanner 61 is directly in communication with **credit** **card**
verifying source 63, but when scanner 61 and register 8
are integrally formed as one...

Claim
... is a Federal Internal Revenue Office.
 S. The system of claim 3, further comprising a
  credit **card** terminal at said retailer location, said
  credit **card** te.rminal being in communication with said at
 least one register and for permit"-ing the retailer to
 input consumer **credit** **card** data into the system thus
 6- allowing consumers to purchase goods or services via
  credit **card** .
 9o The system of claim 8, wherein said at least one
 register is a single...
?

```
File     1:ERIC 1966-2004/Jul 21
            (c) format only 2004 The Dialog Corporation
File     2:INSPEC 1969-2005/Apr W4
            (c) 2005 Institution of Electrical Engineers
File     5:Biosis Previews(R) 1969-2005/May W1
            (c) 2005 BIOSIS
File     6:NTIS 1964-2005/May W1
            (c) 2005 NTIS, Intl Cpyrght All Rights Res
File     7:Social SciSearch(R) 1972-2005/May W1
            (c) 2005 Inst for Sci Info
File     8:Ei Compendex(R) 1970-2005/May W1
            (c) 2005 Elsevier Eng.  Info. Inc.
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            (c) 2005  The Gale Group
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            (c) format only 2005 The Dialog Corporation
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            (c) 2005  The Gale Group
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            (c) 2005 ProQuest Info&Learning
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            (c) 2005 The Gale Group
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            (c) 2005 The Gale Group
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            (c) 2005 Amer.Chem.Soc.
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            (c) 2005 The Dialog Corp.
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            (c) format only 2005 The Dialog Corporation
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            (c) 2005 Int.Fdn.of Empl.Ben.Plans
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            (c) 2005 TWI Ltd
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            (c) 2005 Foundation Center
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            (c) 2005 Foundation Center
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            (c) 2002 Amer.Meteorological Soc.
File    30:AsiaPacific 1985-2005/May 04
            (c) 2005 Aristarchus Knowledge Indus.
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            (c) 2005 PRA Coat. Tech. Cen.
File    34:SciSearch(R) Cited Ref Sci 1990-2005/May W1
            (c) 2005 Inst for Sci Info
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            (c) 2005 ProQuest Info&Learning
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            (c) 2005 The Dialog Corporation
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            (c) 2004 ABC CLIO Inc.
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            (c) 2004 ABC-CLIO
File    40:Enviroline(R) 1975-2005/Apr
File    42:Pharmaceuticl News Idx 1974-2005/Apr W4
            (c)2005 ProQuest Info&Learning
File    47:Gale Group Magazine DB(TM) 1959-2005/May 09
            (c) 2005 The Gale group
```

```
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           (c) 2005 Sport Information Resource Centre
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           (c) 2005 Cambridge Scientific Abstracts Inc.
File   50:CAB Abstracts 1972-2005/Apr
           (c) 2005 CAB International
File   51:Food Sci.&Tech.Abs 1969-2005/May W2
           (c) 2005 FSTA IFIS Publishing
File   54:FOODLINE(R): Market Sight 1979-2005/May 09
           (c) 2005 LFRA
File   58:GeoArchive 1974-2005/Mar
           (c) 2005 Geosystems
File   62:SPIN(R) 1975-2005/Feb W2
           (c) 2005 American Institute of Physics
File   63:Transport Res(TRIS) 1970-2005/Apr
           (c) fmt only 2005 Dialog Corp.
File   65:Inside Conferences 1993-2005/May W2
           (c) 2005 BLDSC all rts. reserv.
File   66:GPO Mon. Cat. 1978-2005/May
           (c) format only 2005 The Dialog Corp
File   67:World Textiles 1968-2005/Apr
           (c) 2005 Elsevier Science Ltd.
File   71:ELSEVIER BIOBASE 1994-2005/May W1
           (c) 2005  Elsevier Science B.V.
File   73:EMBASE 1974-2005/May W1
           (c) 2005 Elsevier Science B.V.
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           (c) 2005 The Thomson Corporation
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           (c) 2005 The Gale Group
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           (c) 2002 General Mills
File   80:TGG Aerospace/Def.Mkts(R) 1982-2005/May 09
           (c) 2005 The Gale Group
File   81:MIRA - Motor Industry Research 2001-2005/Mar
            (c) 2005 MIRA Ltd.
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           (c) 2005 ORYX Press
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           (c) 2000 IFI/CLAIMS(r)
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           (c)2005 The University of Tulsa
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           (c) 2005 The Gale Group
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           (c) 2005 American Geological Institute
File   92:IHS Intl.Stds.& Specs. 1999/Nov
           (c) 1999 Information Handling Services
File   93:TableBase(R) Sep 1997-2005/May W1
           (c) 2005  The Gale Group
File   94:JICST-EPlus 1985-2005/Mar W3
           (c)2005 Japan Science and Tech Corp(JST)
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           (c) 2005 The HW Wilson Co.
File   99:Wilson Appl. Sci & Tech Abs 1983-2005/Apr
           (c) 2005 The HW Wilson Co.
File  100:Market Guide Company Financials 2005/May 02
           (c) 2005 Market Guide


Set      Items    Description
S1       184967   (TAX OR TAXES)(3N)(COLLECT? OR REGISTER? OR PAYMENT?)

Sylvia Keys                  09-May-05 02:44 PM
```

```
S2    980   S1(5N)(CREDITCARD? OR (CHARGE OR CREDIT OR BANK OR DEBIT OR
            STORED()VALUE? OR FINANCIAL)(3N)(CARD? ? OR TOKEN? OR INSTRU-
            MENT?))
S3    239   S1(5N) (VISA OR MASTER()CARD? OR MASTERCARD? OR AMEX OR AM-
            ERICAN()EXPRESS OR DISCOVER)
S4    131   S1(5N)(EFT OR ELECTRONIC()FUND?()TRANSFER?)
S5      1   (S2 OR S3 OR S4)(5N)(POINT(1W)SALE? ?)
S6     40   (S2 OR S3 OR S4)AND (POINT(1W)SALE? ?)
S7     39   S6 NOT S5
S8     27   RD (unique items)
```

5/3,K/1   (Item 1 from file: 16)
DIALOG(R)File   16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

04496248   Supplier Number: 46603364   (USE FORMAT 7 FOR FULLTEXT)
Speak Easy!
Convenience Store News, p66
August 5, 1996
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1303

...   for co-op advertising, some of which do not.'
    Yet unlike other conventional products, the **debit   cards** are
subject to telecommunications **taxes** which cannot be **collected** at the
point of **sale** . The card company in question must be licensed and
officially tariffed in 50 states, in...

8/3,K/1   (Item 1 from file: 9)
DIALOG(R)File   9:Business & Industry(R)
(c) 2005 The Gale Group. All rts. reserv.

4431785 Supplier Number: 114245155   (USE FORMAT 7 OR 9 FOR FULLTEXT)
**Sales & use tax: lifting compliance burdens: as sales and use tax
   compliance becomes more challenging, software vendors are beefing up
   their offering for tax practitioners.**

Accounting Technology, v 20, n 2, p 25
March 2004
DOCUMENT TYPE: Journal ISSN: 1068-6452 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2711

     (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...also notes, "states are insisting that tax returns be submitted via
electronic data interchange and **tax   payments** via **electronic   fund
transfer** ."

This means firms must streamline sales and use tax compliance and return
filing for their...
...Jones says. Also, accounting firms advise clients about how to integrate
sales tax rates into **point - of- sale** systems, and often keep clients
abreast of sales and use tax issues of importance.

Washington...

8/3,K/2   (Item 2 from file: 9)
DIALOG(R)File   9:Business & Industry(R)
(c) 2005 The Gale Group. All rts. reserv.

2896728 Supplier Number: 24839788   (USE FORMAT 7 OR 9 FOR FULLTEXT)
Made In South Korea: Smart Cards With Flair
**(Financial institutions in South Korea plan to launch chip cards with
   transit features, electronic purse, Internet ID, and merchant discount)**
Card Technology, v 2, n 5, p 60
May 2001
DOCUMENT TYPE: Journal ISSN: 1093-1279 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2847

     (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...ID, electronic purse and transit features.

French banks pioneered smart cards for payment at the **point** of   **sale** ,
and U.S. issuers added Internet security features. But, outside of small
pilots, neither European...
...in credit card use. That growth has been driven by the government's
promotion of **credit   cards** as a way to boost **tax   collections** by
reducing the role of cash, which merchants can more easily hide than
electronic credit...

...and Communications also is planning to establish an EMV test facility
that will help local **point** -of- **sale** terminal vendors comply with EMV

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specifications, and to translate the EMV specs into Korean.

Other...

8/3,K/3   (Item 3 from file: 9)
DIALOG(R)File   9:Business ·& Industry(R)
(c) 2005 The Gale Group. All rts. reserv.

2701548 Supplier Number: 25916619   (USE FORMAT 7 OR 9 FOR FULLTEXT)
New Markets For the New Century
(Visa USA is piloting a service for acquirers and recurring payments
  merchants to automatically update renewed or upgraded cards)
Credit Card Management, v 13, n 19, p 46+
December 2000
DOCUMENT TYPE: Journal; Industry Overview ISSN: 0896-9329 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2170

     (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...load of volume? The answer is a resounding yes. Thanks to an influx of
new **point -of- sale** technologies, such as transponders and hand-held
wireless devices, and more merchant-friendly rules from...

...that with the flick of a wrist transmit card account data to a
high-bandwidth **point -of- sale** terminal, are another technology on which
acquirers are betting will help open several emerging markets...
...bandwidth electronic cash registers, thereby laying the foundation for
transponders to be used at the **point** of **sale** .

"Addressing speed of authorization has been an · issue in the fast-food
market," says Gary...

...That includes income taxes. As of September, consumers charged $538.9
million in federal income **tax payments** for 1999 to **AmEx** , **Discover** ,
and MasterCard cards, up 270% from a year earlier, according to the IRS.
The program...

8/3,K/4   (Item 4 from file: 9)
DIALOG(R)File   9:Business & Industry(R)
(c) 2005 The Gale Group. All rts. reserv.

2345956 Supplier Number: 25627630   (USE FORMAT 7 OR 9 FOR FULLTEXT)
MasterCard's New U.S. Chief Vows To Wrest Industry Lead from Visa
(Top priority at Mastercard International is to increase market share;
  Mastercard, with a market share of 25%, ranked a distant second behind
  Visa USA with a 51% share of the US credit and debit card market in 1999)

American Banker, v 165, n 48, p 1
March 10, 2000
DOCUMENT TYPE: Newspaper; Company Overview ISSN: 0002-7561 (United States
)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1024

     (USE FORMAT 7 OR 9 FOR FULLTEXT)

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ABSTRACT:
...also wants to penetrate the largely-untapped government sector. Only 1% of federal and state **tax** **payments** are paid by **credit** **card** . Another goal of Mastercard is to increase its presence in the debit card market. Mastercard...

TEXT:
...in charge of two EPS subsidiaries: MAC, the regional ATM/debit network; and Buypass, a **point** of **sale** processor.

She does not plan to waste that experience at MasterCard, which she thinks had...

8/3,K/5   **(Item 5 from file: 9)**
DIALOG(R)File   9:Business & Industry(R)
(c) 2005 The Gale Group. All rts. reserv.

1880124 Supplier Number: 24559794   (USE FORMAT 7 OR 9 FOR FULLTEXT)
The Quest for New Markets
(The US Postal Service is anticipated to be involved in $2 bil in card
  transactions in 1999; Visa is heavily involved in new markets)
Credit Card Management, v 11, n 12, p 56+
March 1999
DOCUMENT TYPE: Journal; Cover Story; Industry Overview ISSN: 0896-9329 (
United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 3721

      (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...deal with the Internal Revenue Service, which this year began a pilot program to accept **credit** **cards** for **payment** of personal income **taxes** . In 1996, the last year for which figures are available, the IRS processed 30.66...

...Francisco, Los Angeles, and San Diego in California, continue to partner with his company for **credit** card **tax** **payments** , and that those programs accept **Visa** . USAudiotex works with a number of acquirers; officials with Cuyahoga County and the company were...

PRODUCT NAMES: **Point** -of- **sale** devices (357861...

8/3,K/6   **(Item 1 from file: 13)**
DIALOG(R)File   13:BAMP
(c) 2005 The Gale Group. All rts. reserv.

00994514   Supplier Number: 131784803 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Nonprofit software now delivers more intelligence.

Accounting Today, v 19, n 7, p 24
April 18, 2005
DOCUMENT TYPE: Business Newspaper ISSN: 1044-5714 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2894

 (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...tax deductions, such as employee contributions to health plans,
disability insurance premiums and donations; automatic **payment** of payroll
tax liabilities; and **payment** via either computer checks or **electronic**
funds **transfers** for direct deposits (with the optional direct deposit
module).

The fundraising software provides the capability...

...transaction flows from the other modules, including AP, AR, payroll,
cash management, fixed-asset management, **point** -of- **sale** support and
forms generation. It is a robust, mid-priced accounting system with a
strong...

...comprehensive GASB reporting. Built on the firm's 23 years of experience
in accounting and **point** -of- **sale** accounting software solutions, the Fund
Accounting Suite incorporates general ledger and budgeting, payroll, AP,
bank...

...ability to carry negative GL budget balances. An additional benefit is
the inclusion of retail **point** -of- **sale** functionality. Cougar Mountain
understands that many nonprofits derive at least some of their funding
from...

8/3,K/7   (Item 2 from file: 13)
DIALOG(R)File 13:BAMP
(c) 2005 The Gale Group. All rts. reserv.

00956712   Supplier Number: 125414072 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Fundraising Tops Nonprofit Software Strategies.

Accounting Today, v 18, n 21, p 26A
November 29, 2004
DOCUMENT TYPE: Business Newspaper ISSN: 1044-5714 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2938

 (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...priced accounting system (general ledger, accounts payable and
receivable, payroll, cash management, fixed asset management, **point** -of-
sale support, and forms generation), but it's oriented toward helping the
managers of nonprofit organizations...

...after-tax deductions such as employee contributions to health plans,
disability insurance premiums, donations, automatic **payment** of payroll
tax liabilities, and **payment** via either computer checks or **electronic**
funds **transfers** for direct deposits (with the optional direct deposit
module).

The heart of the system may...

8/3,K/8   (Item 3 from file: 13)
DIALOG(R)File 13:BAMP
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00735519   Supplier Number: 24839240 (USE FORMAT 7 OR 9 FOR FULLTEXT)

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Made In South Korea: Smart Cards With Flair
(Asia's hottest credit card marketers are launching chip cards with
    merchant discounts, electronic purse/transit features and Internet ID;
    focuses on developments in South Korea and discusses Japan's market)
Article Author(s): Davis, Donald
Card Technology, v 2, n 5, p 60-68
May 2001
DOCUMENT TYPE: Journal ISSN: 1093-1279   (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 3643

 (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...ID, electronic purse and transit features.

French banks pioneered smart cards for payment at the **point** of **sale** ,
and U.S. issuers added Internet security features. But, outside of small
pilots, neither European...
...in credit card use. That growth has been driven by the government's
promotion of **credit** **cards** as a way to boost **tax** **collections** by
reducing the role of cash, which merchants can more easily hide than
electronic credit...

...and Communications also is planning to establish an EMV test facility
that will help local **point** -of- **sale** terminal vendors comply with EMV
specifications, and to translate the EMV specs into Korean.

Other...

...merchants to upgrade terminals to accept smart cards. While credit card
companies own 700,000 **point** -of- **sale** terminals, merchants own the
balance of Japan's 2 million POS devices, says Toru Matsutani...

 8/3,K/9   (Item 4 from file: 13)
DIALOG(R)File 13:BAMP
(c) 2005 ´The Gale Group. All rts. reserv.

00722865   Supplier Number: 25917209 (USE FORMAT 7 OR 9 FOR FULLTEXT)
New Markets for the New Century
(Merchant acquirers have found themselves under a lot of pressure to reach
    into new markets for credit card growth because most of the mainstream
    markets have already signed on for credit and debit cards)
Article Author(s): Lucas, Peter
Credit Card Management, v 13, n 19, p 46-54
December 2000
DOCUMENT TYPE: Journal ISSN: 0896-9329   (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2169

 (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...load of volume? The answer is a resounding yes. Thanks to an influx of
new **point** -of- **sale** technologies, such as transponders and hand-held
wireless devices, and more merchant-friendly rules from...

...that with the flick of a wrist transmit card account data to a
high-bandwidth **point** -of- **sale** terminal, are another technology on which

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acquirers are betting will help open several emerging markets...

...bandwidth electronic cash registers, thereby laying the foundation for transponders to be used at the **point** of **sale** .

"Addressing speed of authorization has been an issue in the fastfood . market," says Gary Wagner...

...That includes income taxes. As of September, consumers charged $538.9 million in federal income **tax** **payments** for 1999 to **AmEx** , **Discover** , and MasterCard cards, up 270% from a year earlier, according to the IRS. The program...

8/3,K/10   (Item 5 from file: 13)
DIALOG(R)File   13:BAMP
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00627157   Supplier Number: 25444895 (USE FORMAT 7 OR 9 FOR FULLTEXT)
more Y2K glitches that could bug you
(Some tips for consumers concerned about Year-2000 glitches that could
   affect daily life are to ensure that any medical devices they use are
   Y2K-compliant; track banking transactions from end-1999 and early 2000;
   check the accuracy of the credit report; keep credit card receipts;
   watch out for Y2K-related fraud)
Article Author(s): Brown, Monique R
Black Enterprise, v 30, n 3, p 185-191
October 1999
DOCUMENT TYPE: Journal ISSN: 0006-4165 (United States)
LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 2722

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...the first several months of 2000. Your records should include ATM
withdrawals, deposits, canceled checks, **tax** **payments** , loan statements
(including **credit** **card** , mortgage, auto, etc.) and investments. If you
find a discrepancy between your records and your...
...Frank Kendall, marketing manager for Gilbarco, the world's leading
supplier of fuel-related and **point** -of- **sale** equipment for petroleum. The
site management device is a tool that tracks the shift, day and week. The
point -of- **sale** device starts the pump and processes credit or debit card
purchases. Says Kendall, "We have communicated with all the people who
purchased **point** -of- **sale** devices to encourage them to use the latest
version of our software, which is Y2K...

8/3,K/11   (Item 6 from file: 13)
DIALOG(R)File   13:BAMP
(c) 2005 The Gale Group. All rts. reserv.

00552829   Supplier Number: 23980905 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Will Banks Be The Big Losers In EFT 99?
(EFT 99 mandate for handling all payments issued by the federal government
   may lead to new hardships for banks)
Article Author(s): Murphy, Patricia A
Bank Technology News, v 10, n 8, p 1,26-28
August 1997
DOCUMENT TYPE: Journal ISSN: 1060-3506 (United States)

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(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...banking terminals at other nonbank locales, like grocery stores.

The terminals, which operate much like **point** -of- **sale** debit card
terminals, aren't as much a money maker as they are a relationship...

...bulk of the payments the Treasury made from October 1996
through April 1997 were benefits **payments** . Federal **tax** **payments** are
not included in the **EFT** 99 mandate.
Benefits Payments   374 million   75%
Federal Tax Payments   62 million   13%
Salary/Allotment...

8/3,K/12   (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01538975 01-89963
EFT '99
Merrick, Bill
Credit Union Magazine v63n11 PP: 42-47 Nov 1997
ISSN: 0011-1066 JRNL CODE: CUG
WORD COUNT: 1943

...ABSTRACT: Treasury Department's mandate from the Debt Collection
Improvement Act of 1996 requiring all federal **payments** except **tax**
refunds to be made via **electronic** **funds** **transfer** (EFT) by January 2,
1999. The program will likely save the government as much as...
...TEXT: 99-Treasury's mandate from the Debt Collection Improvement Act of
1996 requiring all federal **payments** except **tax** refunds to be made via
EFT by Jan. 2, 1999. Treasury's proposed rule addresses how current and
new recipients of...

...debit card at any location of that institution, including any automated
teller machine [ATM] or **point** -of- **sale** [POS] terminal," according to the
agency's proposal.

Treasury seeks your input

Before determining account...

8/3,K/13   (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01490304 01-41292
Tapping the unbanked
Wilson, Caroline
America's Community Banker v6n8 PP: 22-27 Aug 1997
ISSN: 1082-7919 JRNL CODE: SLN
WORD COUNT: 3243

...TEXT: to use traditional banks, by 1999 the U.S. government has mandated

that all federal **payments** (except for **tax** refunds) will be delivered by **electronic funds transfer** (EFI), which will necessitate the opening of some sort of bank account for about 10...paid a $3 monthly fee and received one free automated teller machine withdrawal and unlimited **point** -of- **sale** transactions. The average recipient had 3.8 ATM withdrawals at 95 cents each, plus the...

8/3,K/14   (Item 3 from file: 15)
DIALOG(R)File   15:ABI/Inform(R)
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01348404 99-97800
Federal tax topics
Blair, Larry S
Pennsylvania CPA Journal v67n5 PP: 4, 46 Dec 1996
ISSN: 0746-1062 JRNL CODE: PCP
WORD COUNT: 1183

...TEXT: North American Free Trade Agreement mandated the development of an electronic payment method for the **collection** of business **taxes** . **Electronic fund transfers** ensure that funds are credited to the Treasury on their due date, expediting the U...

...ACH debit payments, payment input method (personal computer and modem, telephone, TDD/TTY, mainframe or **point** of **sale**), the types of tax deposits to be made and their approximate amounts, and financial institution...

8/3,K/15   (Item 4 from file: 15)
DIALOG(R)File   15:ABI/Inform(R)
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01156968 98-06363
The classification of credit card receivables: In re Brendle's Stores, Inc.*
Waldrep, Thomas W Jr; Wall, James D
Commercial Law Journal v100n3 PP: 355-389 Fall 1995
ISSN: 0010-3055 JRNL CODE: CLJ
WORD COUNT: 17388

...TEXT: did not take possession of the credit card transaction slips that were created at the **point** of **sale** .(21) After Brendle's filed bankruptcy, the Bankruptcy Court(22) held that the credit card...the Customer presents the credit card to a Merchant, such as Brendle's, at the **point** of **sale** .(103) Then the Merchant uses the credit card to generate a credit card transaction slip...or "credit card slips" mean the slips of paper produced by the Merchant at the point of **sale** . See infra notes 98-114 and accompanying text. Typically, one copy is given to the...Credit cards, and the software and hardware necessary to produce credit card slips at the **point** of **sale** , will become increasingly more sophisticated in the future. According to the industry's leading news...a receivership or bankruptcy, debtors will argue that "bank credit card drafts generated at the **point** of **sale** are 'instruments' requiring possession for perfection under B9-304, not 'general intangibles' for which a...instruments "would necessitate that creditors and debtors continuously distinguish between credit card receivables created in **point** -of- **sale** transactions and those arising from telephone and mail orders, for which no writing ...0403.023 (Vemon Supp. 1995)(the treasurer may adopt rules relating to the acceptance

of **credit** **cards** for the **payment** of fees, **taxes** , and other charges
assessed by state agencies). Several states allow the use of credit cards
...

 8/3,K/16   **(Item 5 from file: 15)**
DIALOG(R)File 15:ABI/Inform(R)
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01095626 97-45020
State tax and electronic commerce
Schroeder, Terrell E
Management Accounting v77n3 PP: 18-20 Sep 1995
ISSN: 0025-1690 JRNL CODE: NAA
WORD COUNT: 825

...TEXT: purchasing, invoicing, service agreements, and tax return filings
on a voluntary basis. Electronic funds transfer (**EFT**) increasingly is
being used for **tax** **payments** . (See accompanying column.) The use of
corporate purchase cards, electronic exemption certificates, and evaluated
receipt...

...payments, filing tax returns, undertaking tax audits, and keeping tax
records. In 1987, Indiana mandated **EFT** for sales and use **tax** **payments**
; now 30 states use **EFT** and its standardized formats for **tax** **payments**
. Electronic filing has been adopted in only 11 states, but it likely will
become the...

...potential sales-tax liability.
Electronically generated exemption certificates can be accessed and signed
at the **point** of **sale** via computer terminal and electronic signature
pad. The question remains if electronically generated certificates would...

...goods are received, the purchaser generates an electronic payment
requisition and adds freight and sales **tax** if applicable. **Payments** are
made by **EFT** or check.

An ERS system poses substantial sales tax exposure issues for purchaser and
supplier...

 8/3,K/17   **(Item 1 from file: 16)**
DIALOG(R)File 16:Gale Group PROMT(R)
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11308190   Supplier Number: 118868765 (USE FORMAT 7 FOR FULLTEXT)
Web Tax Payment Firm: Check Option Lags Cards.(Official Payments Corp.
  offers online check payment service)
Kuykendall, Lavonne
American Banker, v169, n127, p5
July 2, 2004
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 645

   (USE FORMAT 7 FOR FULLTEXT)
TEXT:
 Official Payments Corp., the largest of three companies that facilitate
online **credit** **card** **payments** of **taxes** and government fees, says its
electronic check option has been a hit, but is not...

...   say the electronic check option could reinforce that habit.
     "Just as the consumer at the **point** of **sale** has the option of
cash, check, or credit cards, consumers have a mindset of how...

8/3,K/18   **(Item 2 from file: 16)**
DIALOG(R)File   16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

10354644   Supplier Number: 99463353   (USE FORMAT 7 FOR FULLTEXT)
Okaloosa County First in Florida to Offer Self-Serve Kiosk For All County
   Tax Payments.
Business Wire, p5256
March 31, 2003
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 692

...   process as painless for the customer as possible. Chris Hughes was
one of the first **tax**   **collectors** in the country to accept **credit**
cards for **tax**   **payments** both in the office and over the Internet. The
main branch of the Okaloosa County...

...services enable citizens and businesses to complete transactions with
the government over the Internet, telephone, **point** -of- **sale** and kiosk
through methods such as credit cards, ATM/debit cards, check cards and
electronic...

8/3,K/19   **(Item 3 from file: 16)**
DIALOG(R)File   16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

09754084   Supplier Number: 85405704   (USE FORMAT 7 FOR FULLTEXT)
Link2Gov Corp. Wins Internal Revenue Service Electronic Payment Processing
   Contract.
Business Wire, p2413
May 2, 2002
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 323

...   premiere provider of advanced e-Government technology solutions and
electronic payment processing, will begin accepting **credit**   **card**
payments for federal **taxes** on January 10, 2003. The service will
facilitate electronic payments to the IRS over the...

...services enables citizens and businesses to complete transactions with
the government over the Internet, telephone, **point** -of- **sale** and kiosk
through methods such as credit cards, ATM/debit cards, check cards and
electronic...

8/3,K/20   **(Item 4 from file: 16)**
DIALOG(R)File   16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

08965610   Supplier Number: 77839196   (USE FORMAT 7 FOR FULLTEXT)
First Data Merchant Services Announces Its Multi-Currency Payment
   Processing For Acquirers and Merchants.

Sylvia Keys   09-May-05 02:16 PM

PR Newswire, p5610
Sept 5, 2001
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 928

...   provides a comprehensive range of business-to-business and consumer
financial services, including multi-currency **credit   card** processing,
dynamic currency conversion, **tax** reclaim, international **payments** ,
tourism services, prize bond management and stock brokering. In addition
to its Bureau de Change...

...secure for people and businesses to buy with virtually any form of
payment at the **point** -of- **sale** , over the Internet or by money transfer.
For more information, please visit http://www.firstdata...

8/3,K/21   (Item 5 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05162954   Supplier Number: 47879709 (USE FORMAT 7 FOR FULLTEXT)
Will Banks Be The Big Losers In EFT 99?
Bank Technology News, pN/A
August 1, 1997
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2469

...   terminals at other non-bank locales, like grocery stores.
     The terminals, which operate much like **point** -of- **sale** debit card
terminals, aren't as much a money maker as they are a relationship...bulk
of the payments the Trasury made from October 1996 throught April 1997 were
benefits **payments** . Federal **tax   payments** are not included in the **EFT**
99 mandate.

     Benefits Payments   374 million   75%

     Federal Tax Payments   62 million   13%

     Salary / Allotment...

8/3,K/22   (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

33793099 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Record Visa spending reflects HK comeback, THE STANDARD
WORLDSOURCES (ENGLISH)
February 11, 2004
JOURNAL CODE: WWOS   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 448

  (USE FORMAT 7 OR 9 FOR FULLTEXT)

     ...billion.
     Visa's   record   retail sales volume, which represents spending on Visa
cards   at   the   **point** -of- **sale** , was up 5.7 per cent compared with 2002,
despite challenging economic conditions and the...

Sylvia Keys   09-May-05 02:16 PM

... sales in December - HK$12.48 billion - thanks to a resurgence in consumer confidence and **tax payments** via **credit cards** .
        Visa said it recorded a year-on-year growth of 15.5 per cent in total...

8/3,K/23   (Item 2 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

33778895 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Record Visa spending reflects HK comeback
Mukul Munish
STANDARD
February 11, 2004
JOURNAL CODE: WHKS   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 439

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

     ...billion.
   Visa's record retail sales volume, which represents spending on Visa cards at the **point** -of- **sale** , was up 5.7 per cent compared with 2002, despite challenging economic conditions and the...
   ...   thanks to a resurgence in consumer confidence and **tax payments** via **credit cards** .
        Visa said it recorded a year-on-year growth of 15.5 per cent in total...

8/3,K/24   (Item 3 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

33769808 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Visa witnesses record card spending in HK in 2003, XINHUA
WORLDSOURCES (ENGLISH)
February 10, 2004
JOURNAL CODE: WWOS   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 403

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

     ...Respiratory Syndrome).
   Visa's retail sales volume, which represents spending on Visa cards at the **point** -of- **sale** in Hong Kong, reached 107 million HK dollars (13.79 million US dollars), a 5...
   ...   on their visa cards in Hong Kong, thanks to a resurgence in consumer spending and **tax payments** via **Visa credit cards** .
     Prudence Chan, manager for Hong Kong/Macao of Visa International, said Tuesday "the results were...

   ... all other payment card brands combined, with 62 percent of all card purchases at the **point** of **sales** being made using Visa cards.
     Copyright 2004 XINHUA all rights reserved as distributed by WorldSources...

8/3,K/25   (Item 4 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter

32670404   (USE FORMAT 7 OR 9 FOR FULLTEXT)
Plastic Fantastic, BUSINESS TODAY
WORLDSOURCES (ENGLISH)
December 05, 2003
JOURNAL CODE: WWOS   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 3666

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   times more than a standard swipe card. However, they can also be
used at any **point** -of- **sale** terminal or ATM machine as they will
continue to carry a magnetic strip until all...

...us," says Elhousseiny.
    Ashmawy believes that what might be holding many merchants back from
applying **credit   card** systems is **tax** evasion. "By accepting **payment**
  by **credit   cards** , all transactions are recorded. So, it is somewhat
difficult to convince merchants to apply credit...

   8/3,K/26   (Item 1 from file: 47)
DIALOG(R)File 47:Gale Group Magazine DB(TM)

06979560   SUPPLIER NUMBER: 125964170   (USE FORMAT 7 OR 9 FOR FULL TEXT
)
Fundraising Tops Nonprofit Software Strategies.(Product/Service Evaluation)
McClure, Dave
Accounting Technology, 20, 11, 26A
Dec, 2004
DOCUMENT TYPE: Product/Service Evaluation   ISSN: 1068-6452
LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 3311   LINE COUNT: 00288

...   priced accounting system (general ledger, accounts payable and
receivable, payroll, cash management, fixed asset management, **point** -of-
sale support, and forms generation), but it's oriented toward helping the
managers of nonprofit organizations...

...after-tax deductions such as employee contributions to health plans,
disability insurance premiums, donations, automatic **payment** of payroll
tax liabilities, and **payment** via either computer checks or **electronic
funds   transfers** for direct deposits (with the optional direct deposit
module).
    The heart of the system may...

   8/3,K/27   (Item 2 from file: 47)
DIALOG(R)File 47:Gale Group Magazine DB(TM)

06932962   SUPPLIER NUMBER: 114245155   (USE FORMAT 7 OR 9 FOR FULL TEXT
)
**Sales & use tax: lifting compliance burdens: as sales and use tax
  compliance becomes more challenging, software vendors are beefing up
  their offering for tax practitioners.**
Lombardo, Carly
Accounting Technology, 20, 2, 25(5)

Sylvia Keys   09-May-05 02:16 PM

...   also notes, "states are insisting that tax returns be submitted via electronic data interchange and **tax   payments** via **electronic   fund transfer** ."
        This means firms must streamline sales and use tax compliance and return filing for their...

...Jones says. Also, accounting firms advise clients about how to integrate sales tax rates into **point** - of- **sale** systems, and often keep clients abreast of sales and use tax issues of importance.
        Washington...
?

Sylvia Keys   09-May-05 02:16 PM